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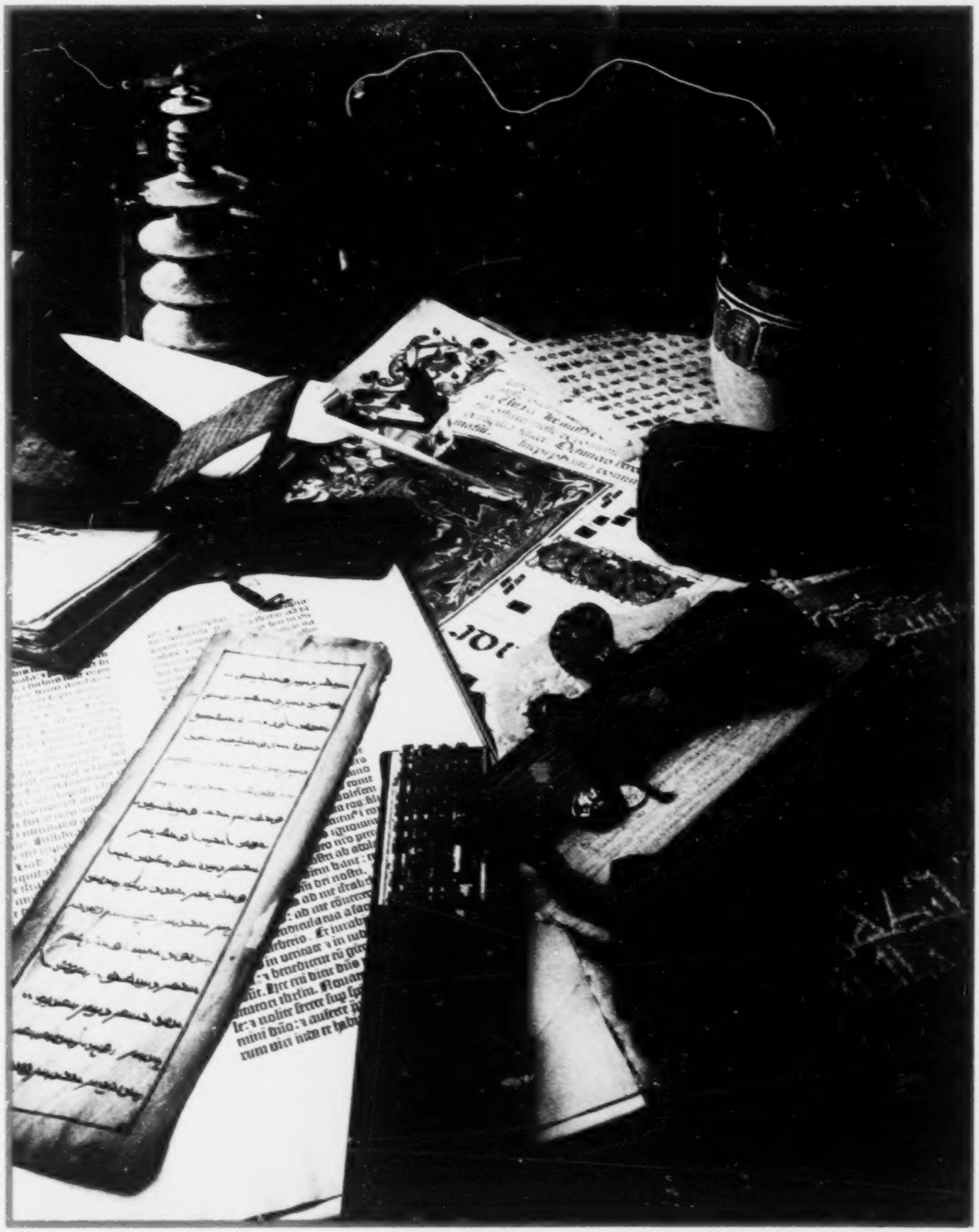

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Publisher's Memo 6
Editor's Page 9
Index of State Administrators of of Charitable and Proprietary Organizations 10
Index to State Bankers Associations 14
1982 Calendar of Trust Events .. 16
Index to State Banking Authorities 18
Index to Trust Advertisers 20
Trust Titles & Abbreviations 22
Index to Non-Banking Services ... 24
Index to State Retirement Funds 26
Index to Federal Reserve Banks 32
Trust & Estate Planning Publications 33
Alpha/Geo Index to Trust Institutions 37
Advertising Index 219

TRUST INSTITUTIONS INDEX

Alabama 39
Alaska 41
Arizona 41
Arkansas 43

California 45
Colorado 53
Connecticut 55

Delaware 58
District of Columbia 59

Florida 59

Georgia 67

Hawaii 69

Idaho 70
Illinois 71
Indiana 85
Iowa 94

Kansas 102
Kentucky 107

Louisiana 110

Maine 112
Maryland 114
Massachusetts 116
Michigan 120
Minnesota 127
Mississippi 129
Missouri 132
Montana 135

Nebraska 136
Nevada 137
New Hampshire 138
New Jersey 139
New Mexico 144
New York 146
North Carolina 159
North Dakota 162

Ohio 163
Oklahoma 167
Oregon 169

Pennsylvania 170
Puerto Rico 183

Rhode Island 183

South Carolina 184
South Dakota 185

Tennessee 186
Texas 189

Utah 198

Vermont 198
Virgin Islands 199
Virginia 200

Washington 203
West Virginia 205
Wisconsin 207
Wyoming 212

Canada 214

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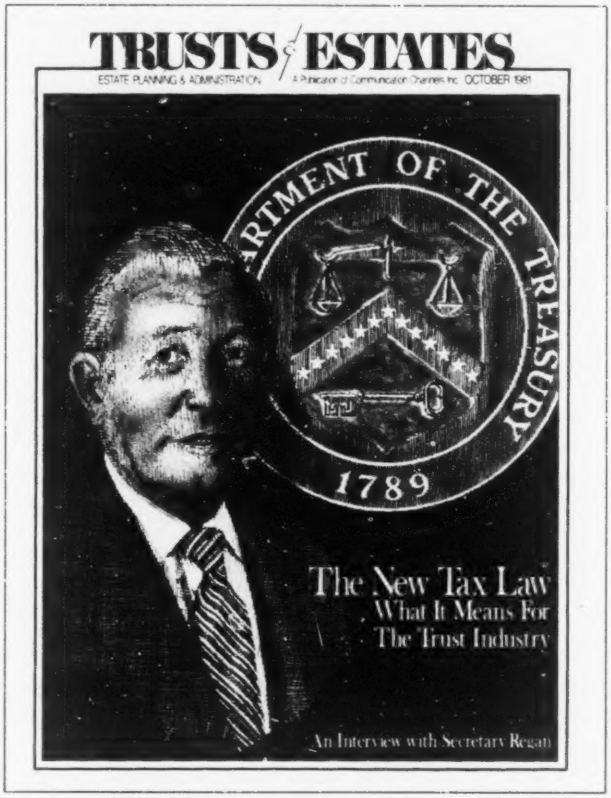

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P.O. Box 1129 85372
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Hd: Edward J. Nugent, TO

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P.O. Box 12158 85732
602/747-5050
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Nb,PersTr: Audrey H. Morgan, TO

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John W. Jenkins, VP

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P.O. Box 3043 85702
602/884-8900
(Branch of Phoenix)
Hd: Thomas P. Weaver, TO

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602/792-7160
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Hd: Edwin P. Voss, VP

ARKANSAS

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CITIZENS BANK
P.O. Box 2156 72501
501/793-3011 Tr$1 Mil
Hd: T.G. Vinson

FIRST NATIONAL BANK
P.O. Box 2557 72501
501/793-4141 Tr$5 Mil
Hd: Urba Hutchison, VP&TO

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BENTON STATE BANK
146 West South St. 72015
501/778-0431 Tr$3 Mil
Hd: Jimmy R. Leech

THE UNION BANK OF BENTON
207 W. Conway St.
P.O. Box 687 72015
501/778-0411
Hd: O.B. Chandler, Jr., ExecVP&TO

Bentonville

BANK OF BENTONVILLE
P.O. Box 449 72712
501/273-3331 Tr$10 Mil
Hd: Carl T. Cosand, VP&TO
Nb: Fred Lookadoo, TO

Berryville

THE FIRST NATIONAL BANK
305-307 Public Square 72616
501/423-2168 Tr$4.5 Mil
Hd: W.A. Hudspeth, III

Blytheville

FARMERS BANK & TRUST CO.
400 W. Main St. 72315
501/763-8101 Tr$10 Mil
Hd,PersTr,CorpTr: Charles E. Ellis, TO

THE FIRST NATIONAL BANK
Ash & Second Sts. 72315
501/763-4443 Tr/u$1 Mil
Hd: Wm. J. Tomlinson, ExecVP&TO

Camden

FIRST NATIONAL BANK
P.O. Box 977 71701
501/836-5701 Tr$1 Mil
Hd: H. G. Williams, II, VP&TO

Carlisle

CITIZENS BANK & TRUST
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501/552-7574 Tr$10 Mil
Hd: J. Michael Stuart
TrOpers, Nb: Bobbie Jean Pryor

Conway

THE FIRST NATIONAL BANK
1 National Plaza
Main St. 72032
501/327-6511 Tr$7 Mil
Hd: Ray Nyberg, VP&TO

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Hd: Richard P. Clark, II

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FIRST NATIONAL BANK OF CROSSETT
P.O. Box 597 71635
501/364-4613 Tr$5 Mil
Hd: Willard C. Huskins, VP&TO
TrOpers: J. Jenkins, AsstTO

De Witt

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501/946-3535 Tr$7 Mil
Hd: Frank Ellis, VP&TO
Ralph Relyea, TO

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P.O. Drawer 511 72042
501/946-3551
Hd: Warren A. Jennings, VP&TO

Des Arc

FARMERS & MERCHANTS BANK
P.O. Box 369 72040
501/256-4191 Tr$3.8 Mil
Hd: R.L. Morton, Pres&TO

Dumas

MERCHANTS & FARMERS BANK
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501/382-4311 Tr$1.3 Mil
Hd: J. Michael Jones, TO

El Dorado

EXCHANGE BANK & TRUST CO.
P.O. Box 641 71730
501/862-6683
Hd: Tandy Menefee, TO

FIRST NATIONAL BANK
P.O. Box 751 71730
501/863-3181 Tr$79.1 Mil
Hd,EmplBen,Nb: David L. Barry, VP&TO
PersTr,CorpTr: Mrs. Voncile Berry, VP&TO
TrInv,ComTrF: Thomas W. Weeks, SrVP&IO
TrOpers: Joe White, VP&TO

NATIONAL BANK OF COMMERCE
P.O. Box 992 71730
501/862-8161 Tr$10 Mil
Hd: C. Duke Allison, Jr., SrVP&TO

Fayetteville

FIRST NATIONAL BANK
P.O. Box 1287 72701
501/521-6123 Tr$30 Mil
Hd,TrInv,Nb: Dennis L. Smith, SrVP&TO
PersTr,EmplBen: Don DeFreece, TO
CorpTr,ComTrF,TrOpers: Don Wood, AsstVP&TO

McILROY BANK & TRUST
P.O. Box 1327 72701
501/575-1000 Tr$13 Mil
Hd: W.I. Sloan, VP&TO
EmplBen,Nb: J.W. Gould, SrVP&TO

Forrest City

FIRST NATIONAL BANK OF EASTERN ARKANSAS
P.O. Box 351 72335
501/633-3112 Tr$4 Mil
Hd,PersTr,CorpTr: T.C. Pope, VP&TO

PLANTERS BANK & TRUST CO.
321 North Rosser St. 72335
Hd: Joyce L. Clark, SrVP&TO

Fort Smith

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501/785-2811 Tr$10 Mil
Hd: Jeryl Q. Looper, SrVP&TO

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P.O. Box 7 72902
501/782-2041 Tr$64 Mil
Hd: Chas. A. Beasley, SrVP&TO

MERCHANTS NATIONAL BANK
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72936
501/996-4171 Tr/u$1 Mil
Hd: Means Wilkinson, ChmBd

Harrison

FIRST NATIONAL BANK
P.O. Box 730 72601
501/741-2355 Tr$1 Mil
Hd: Billie Norton
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P.O. Box 1078 72601
501/741-8200 Tr/u$1 Mil
Hd: Wayne Clark, Pres&CEO

Helena

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P.O. Box 160 72342
501/338-6751 Tr$6 Mil
Hd,PersTr,CorpTr: David Solomon, TO
TrOpers: H.M. Richmond, VP&Csh
HELENA NATIONAL BANK
P.O. Box 280 72342
501/338-6451 Tr/u$1 Mil
Hd: John M. Moye, Jr., Pres&TO

Hope

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P.O. Box 599 71801
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Hd: Mitchell LaGrone, VChm&CEO
C. W. Kelly, Pres
June C. Reynolds, VP&TO
Cecil J. O'Steen, SrVP,Csh&AsstTO
Dennis Ramsey, VP&AsstTO
FIRST NATIONAL BANK
P.O. Box 520 71801
501/777-2363 Tr/u$1 Mil
Hd,PersTr,CorpTr: Thomas E. Hays, Jr., Pres

Hot Springs

ARKANSAS BANK AND TRUST COMPANY
P.O. Box 5640 71901
501/624-4616 Tr$35 Mil
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PersTr,ComTrF: Winnie Trawick, TO
CorpTr,EmplBen,TrOpers: John Jacobs, VP&TO
FIRST NATIONAL BANK OF HOT SPRINGS
P.O. Box 1000 71901
501/321-8075 Tr$35 Mil
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PersTr,EmplBen: Richard McMinn, AsstTO
CorpTr,TrOpers: Lola Fisher, TO
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Jacksonville

FIRST JACKSONVILLE BANK
P.O. Box 827 72076
501/982-4511 Tr$11 Mil
Hd: Edwin B. Cantrell, III

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CITIZENS BANK
P.O. Box 1090 72401
501/932-6603 Tr$55 Mil
Hd,Nb: R.H. Coatsworth, VP&TrMgr
ComTrF: Steve Baker, TO
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MERCANTILE BANK
P.O. Box 6018 72401
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PersTr: Betty Pittman, TO
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COMMERCIAL NATIONAL BANK
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501/224-1700 Tr$100 Mil
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CorpTr: Greer Baxley, CTO
TrInv: Jim Kennedy, SrVP
EmplBen: Carol Hardwick, TO
TrOpers: Doris Jackson, AsstTOpO
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PULASKI BANK & TRUST CO.
Pierce & R Sts. 72207
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TrOpers: Holly Mathisen, TrAsst
UNION NATIONAL BANK
P.O. Box 1541 72203
501/378-4221 Tr/o$200 Mil
Hd: Michael O'Brien, SrVP&TrMgr
Wm. H. Webster, SrVP&SrTO
Henry McCord, VP&TO
PersTr: Martha M. McCaskill
CorpTr: Wm. H. Thompson, VP&CTO
TrInv: Aubrey Avants, TrInvO
ComTrF: G. W. Binns, TO
EmplBen,Nb: Dell Arnold
TrOpers: Frances Heard, TOpO
WORTHEN BANK & TRUST CO.,NatAssn
P.O. Box 1681 72203
501/378-1237
Hd: Lawrence B. Burrow, SrVP
PersTr: William L. Blair, VP&TO
Kelley Johnson, TO
CorpTr: Harold L. Tate, VP&CTO
TrInv: Dwight L. Goodwin, VP&TrInvO
EmplBen: Jack C. Thomas, VP&AsstDivMgr
TrOpers: Thomas N. Narrell, TOpO

Magnolia

FARMERS BANK & TRUST
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501/234-2211 Tr$4.4 Mil
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FIRST NATIONAL BANK
P.O. Box 400 71753
501/234-1234 Tr$8.7 Mil
Hd: Homer F. Greer, Jr., VP&TO

McGehee

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501/367-3453 Tr/u$1 Mil
Hd: Virginia Pierce, SrVP&TO

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P.O. Drawer F 72653
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Hd: Charles F. Vandegrift, VP&TO
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9th & Baker Sts. 72653
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501/523-2744 Tr/o$2 Mil
Hd,PersTr,CorpTr: Wesley M. Harmon, TO

North Little Rock

FIRST AMERICAN NATIONAL BANK
P.O. Box 5761 72119
501/372-8351 Tr$25 Mil
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TrInv: Michael McGibbony, IO
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NATIONAL BANK OF COMMERCE
P.O. Box 6208 71611
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TrInv,ComTrF: Louis M. Dunklin
TrOpers: Bonnie Rauls, AsstTO
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TrInv,ComTrF: George Talbot, Jr., TrInvO
EmplBen: James W. Eaton, TO
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Reyno

FARMERS & MERCHANTS BANK
72462
501/769-2300 Tr$1 Mil
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Rogers

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Russellville

PEOPLES BANK & TRUST CO.
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501/268-4211
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P.O. Box 1009 72143
501/268-9871 Tr$5 Mil
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GRANT COUNTY BANK
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Hd: D. E. McCoy, Jr., Pres&TO

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FARMERS & MERCHANTS BANK
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501/673-6911 Tr$12 Mil
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FIRST NATIONAL BANK
P.O. Drawer 908 72160
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Warren

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Hd: Freddie M. Mobley, Pres&TO

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Hd: Gerald D. Burton, SrVP&TO

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BANK OF WEST MEMPHIS
P.O. Box 2128 72301
501/735-2922 Tr$1 Mil
Hd: Arley Knight, VP&TO
TrOpers: Mary Goe, VP&TOpO

Wynne

CROSS COUNTY BANK
P.O. Box 9 72396
501/238-8171 Tr/u$1 Mil
Hd: Rafe Andrews, TO
Larry Lawson, AsstTO

FIRST NATIONAL BANK
P.O. Box 129 72396
501/238-2361 Tr$10 Mil
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Phillip Young, AsstTO

CALIFORNIA

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805/395-2231
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213/550-5656 Tr$756 Mil
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TrOpers: John Taylor, VP
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10110 Santa Monica Blvd. 90067
213/550-2964
(See TrHdq, San Francisco)
Mgr: F. Parker Geesen, VP&SrTO
Nb: P. Joyce, VP&TO

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EmplBen,SoCA: Kendall Ranck, VP&TO
Nb: William M. Stowell, VP&TO

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26609 Carmel Center Place 93921
408/624-1522
(District Trust Office of San Francisco)
Hd: Shirley A. Snyder, VP&TO

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213/550-6465
(Branch of Los Angeles)
Hd: Robert E. Fairfax, VP&SrTO

Chico

BANK OF AMERICA,NatAssn
412 Broadway 95927
916/342-0151
Hd: William W. Haney, AsstVP&TO

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203 Yale Ave. 91711
714/621-9563
Mgr: Fred Nelson, VP

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BANK OF AMERICA,NatAssn
21605 Hawthorne Blvd., Pavilion C
Del Amo Financial Center 90503
213/316-1275
Hd: Marlene M. McDowall, AsstVP&TO

El Toro

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(Branch of Los Angeles)
Nb: Francis M. Smith, Conslt
John DeRosa, TO

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16130 Ventura Blvd. 91436
213/997-2041
Mgr: Robert W. Rainey, VP

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714/489-2021
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714/746-5151
(Branch of San Diego)
Hd: Max E. Thompson, VP&TO
William Barnhill, AsstVP&TO

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145 N. Escondido Blvd. 92025
Mgr: James Bell, VP

Eureka

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707/443-7533, Ext. 32
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Fresno

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209/488-7451
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2035 Fresno St. 93721
209/485-5220
(Branch of Los Angeles)
Hd: Charles R. Turley, TO

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666 West Shaw Ave., Ste. 199 93704
209/224-4030
Mgr: Richard H. Smith, VP

Hemet

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(Branch of Ontario)
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PersTr: Dottie Brown, TrAdm

Hollywood

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Suite 315 90028
213/468-2055
Mgr: Doris Barham, VP

Lafayette

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7060 Hollywood Blvd., Suite 315 90028
213/468-2055
Mgr: Richard W. Cayford

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714/951-4174
Hd: Carl E. Chamberlain, AsstVP

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(Branch of San Diego)
Forest West, TO
JoAnn Hess, TrAdm

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714/837-1140
(Branch of Los Angeles)
Nb: Bob Lagerquist

LAGUNA HILLS MOTOR BANK
24380 Moulton Pkwy. 92653
714/951-5222
(Branch of Los Angeles)
Hd: Darliene Evans, TO&Mgr

SECURITY PACIFIC NATIONAL BANK
24211 Paseo De Valencia 92653
714/581-2450
Mgr: Richard M. Thomas, VP

La Jolla

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7680 Girard Ave. 92037
714/294-2907
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Nb: Thomas S. Miller, VP&TO

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TrInv: Linton Murdock, SrVP
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TrInv,Nb: Marvin L. Stull, VP&TO
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TrInv: W. Richard Fox, SrVP&TO
TrOpers: Mary Jones, AsstTOpO
Nb: Alan C. Coltman, VP&TO
Prob,Tax: William F. Arthur, SrVP&TO

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(Trust Service Office of Exchange Bank & Trust Company of Florida (Tampa))
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Trust Representative Office
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Robert H. Mitchell, VP,BusDev
Suzanne F. Lewis, AsstTOAdmin

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P.O. Box 5789 33579
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PersTr: Edward Doran, VP
TrInv: Gary Campbell, VP
TrOpers: Josephine Kuprenko, TOpO
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PersTr: Claude J. DuPont, VP&TO
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TrOpers: Helen I. Wilson, AsstVP&TO
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Nb: Lester Kurth, VP

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PersTr: Jerome A. Jannopoulo, VP
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TrOpers: Mrs. Kathryn Heffner, AsstTO

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PersTr: Mrs. Jane E. Pursley, TO

LANDMARK UNION TRUST BANK OF ST. PETERSBURG,NatAssn
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813/393-3411
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FLORIDA (Cont'd)

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TrInv: John Willoughby, GrpVP&SrTIO
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Scott Givens, VP
EmplBen: David Durfee, AsstVP
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TrOpers: Wm. Meeham, VP&TOpO
Nb: Wm. Reppen, VP
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PersTr: John J. Howley, SrVP&TO
CorpTr: Richard L. Care, VP
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PersTr: Robert A. Barnett, VP&TO
CorpTr: Gilman Gauvin, TO
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EmplBen: William F. Tarry, VP&TO
TrOpers: Frank McLaughlin, VP&TOpO

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Tequesta

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PersTr: Lee Burns, TO
TrInv: Edise Sievers, TrInvAdmn
TrOpers: Debra Lawrence, Opers Adm
Probate: Charlotte Lanigan, ProbAdm
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TrInv: I.W. Sieffert, VP&TrInvO
TrOpers: Louis A. Geller, TOpO
Prob: Mary G. Toundas, AsstTO
PersTr: Linda A. Bayard, AsstTO
Nb: Alfred Frank, Jr., VP&TO

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PersTr: Robert E. Poysell, Jr., TO
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TrOpers: Coretha M. Nees, TOpO
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PersTr: T. H. Saari, Jr., TO

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(Branch of Jacksonville)
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813/294-4411 TrNp
Hd: W.G. Freeman, II, VP&SrTO
A.E. Sasso, VP&TO
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Timothy K. Ford, VP
PersTr,CorpTr: Nancy R. Bradford, SrTO
Prob: Robert Lesperance, TO
Rachel R. Askew, TO
CorpTr: Frances H. Mills, AsstTO
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CorpTr: Charles Benitez, TO
TrInv: David F. Currier, VP&TO
TrOpers: Roberta Levinson, AsstTO
Nb: Edward H. Christy, VP&TO

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ComTrF,TrOpers: Kenneth L. Lancaster, TopO
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(Branch of Atlanta)
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PersTr,TrOpers: Marge Dickey, TO
CorpTr,EmplBen: Melissa Spencer, AsstTO

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Charles T. Ruark, ExecVP&AsstTO

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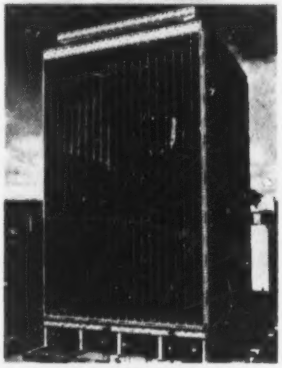

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P.O. Box 26 60126
312/834-2100 Tr$98 Mil
Hd: Jules V. Meyering, Jr., SrVP&TO
PersTr: Anne Dunne, AsstTO
CorpTr: Phyllis Hattendorf, AdmAsst
TrInv,TrOpers: Betty J. Eide, TO&AsstSec
EmplBen,Nb: Arnold E. Bruns, AsstVP&TO

YORK STATE BANK & TRUST CO.
P.O. Box 120 60126
312/833-2200 Tr$15 Mil
Hd: Ronald L. Jansen, TO

Elmwood Park

MIDWEST BANK & TRUST CO.
1606 N. Harlem Ave. 60635
312/456-4700 Tr$1 Mil
Hd: Robert Figarelli, ExecVP
TrOpers: Anthony J. Diasio, VP
Nb: Barbara D. Love, AsstVP&AsstTO

Emington

THE TAYLOR STATE BANK
60934
815/934-2911 Tr/u$1 Mil
Hd: Allan R. Payne

Evanston

FIRST NATIONAL BANK & TRUST CO. OF EVANSTON
800 Davis St. 60204
312/866-5510 Tr$130 Mil
Hd: Bruce N. Duff, SrVP&TO
PersTr,CorpTr,EmplBen: Charles N. Goodnow, VP&TO
TrInv,ComTrF: Paul H. Fricke, VP
TrOpers: Quentin L. Hardisty, AsstVP
Nb: Edith S. Rowell, VP&TO

STATE NATIONAL BANK
1603 Orrington Ave. 60204
312/491-6000 Tr$300 Mil
Hd: Charles D. Bornarth, SrVP&TO
PersTr: C. David Howell, VP
TrInv: Wm. Pitzele, VP&TO
ComTrF: Wendy J. Starkweather, AsstVP&TO
EmplBen,Nb: George Hinners, AsstVP
TrOpers: Marily Gardt, TO

WASHINGTON NATIONAL TRUST COMPANY
Ste. 1375, State National Plaza 60201
312/866-3057 Tr$37 Mil
Hd,PersTr: James W. Maurer, Pres
TrInv: James E. Dresmal, TO
EmplBen: G. David Smith, SrTO
Linda Singleton, Adm
TrOpers: Patricia Brennan
Nb: Wendy Zich

Evergreen Park

FIRST NATIONAL BANK
3101 W. 95th St. 60642
312/422-6700 Tr$15 Mil
Hd: Robert M. Honig, SrVP&TO
Joseph C. Fanelli, VP&TO
Franklin Sellers, AsstTO

HERITAGE/STANDARD BANK & TRUST CO.
2400 W. 95th St. 60642
312/239-6700 Tr$17 Mil
Hd: Albert C. Baldermann, VP&TO

Fairbury

NATIONAL BANK OF FAIRBURY
P.O. Box 136 61739
815/692-2369 Tr$10 Mil
Hd,TrInv,Nb: J.W. Gerber, Pres&TO
PersTr,CorpTr,EmplBen,TrOpers: J.H. Munz, AsstTO

Fairfield

THE FAIRFIELD NATIONAL BANK
E. Delaware & Third Sts. 62837
618/842-2107 Tr$4 Mil
Hd: Kenneth Ward

WAYNE COUNTY BANK & TRUST COMPANY
P.O. Drawer 369 62837
618/842-2167 Tr$2.5 Mil
Hd: C.A. French, Pres&TO

Fairview Heights

MIDAMERICA BANK & TRUST CO. OF FAIRVIEW
Rt. 50 At State Rt. 159 62208
618/397-7200
Hd: Bruce D. Barton, ExecVP&TO
PersTr: Henry F. Blacharczyk, VP&TO
CorpTr: Kay Null, TrAdm
TrInv: Clark G. Davis, VP&TrInvO
EmplBen: Gerald R. Grodeon, VP&PenTO

Farmer City

FARMER CITY STATE BANK
P.O. Box 166 61842
217/928-2161 Tr$10 Mil
Hd: Dick Maxwell, SrVP&TO

Flanagan

FLANAGAN STATE BANK
61740
815/796-2264
Hd: Paul Schwerin, Pres
PersTr: Don Wettsteen, VP

Flora

FIRST NATIONAL BANK
P.O. Box 10 62839
618/662-2155 Tr/o$3 Mil
Hd,PersTr,CorpTr,TrInv,TrOpers: Roy F. Stine, TO
PersTr,EmplBen,Nb: Herbert Tackitt, AsstTO

Freeport

FIRST NATIONAL BANK OF FREEPORT
101 W. Stephenson St. 61032
815/233-3620
Hd: Kenneth A. Urban, SrVP&TO
TrOpers: Jill C. Resnick, AsstTO
EmplBen: Paul W. Lindvall, AsstTO

STATE BANK OF FREEPORT
P.O. Box 30 61032
815/235-5151 Tr$40 Mil
Hd: Thomas R. Schulz, VP&TO
PersTr: William R. Schlinkert, AsstVP&TO
TrInv: Milo I. Goldhagen, AsstVP&TrInvO

Galena

GALENA STATE BANK & TRUST CO.
216 S. Commerce St. 61036
815/777-0663 Tr$1 Mil
Hd: Jerry L. Murdock, ExecVP&TO
Lois Jean Wienen, AsstTO

Galesburg

BANK OF GALESBURG
P.O. Box 790 61401
309/343-4141 Tr$5 Mil
Hd: Shawn A. Welch, TO

FARMERS & MECHANICS BANK
21 East Main St. 61401
309/343-7141 Tr$10 Mil
Hd,TrInv,EmplBen,Nb: Donald A. McLaughlin, VP&TO
PersTr,TrOpers: Joan Peck, AsstTO
Farm: Wayne A. Billingsley, VP

FIRST GALESBURG NATIONAL BANK & TRUST CO.
200 E. Main St. 61401
309/342-4112 Tr$110 Mil
Hd: Donald S. Robinson, VP
PersTr,CorpTr,EmplBen: R. Lane Smallwood, VP&TO
TrInv,ComTrF: Charles A. Linn, VP&TrInvO
TrOpers: Diane Kingery, TO
Farm: Raymond Kreig, VP&FM
Nb: Judy Konecki

Geneseo

CENTRAL TRUST & SAVINGS BANK
P.O. Box 89 61254
309/944-5601 Tr$13 Mil
Hd: Jack K. Austin, VP&TO

Geneva

FIRST NATIONAL BANK OF GENEVA
21 N. Third St. 60134
312/232-6700 Tr$32 Mil
Hd: Michael V. Smith, VP&TO
TrOpers: Arthur Busby, Jr., AsstTO

STATE BANK OF GENEVA
P. O. Box 108 60134
312/232-3230 Tr$4 Mil
Hd: Gary L. Moline, TO

Germantown

GERMANTOWN TRUST & SAVINGS BANK
601 Main St. 62245
618/523-4202 Tr$2 Mil
Hd: James R. Lampe, TO

Gibson City

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 231 60936
217/784-8120 Tr/u$1 Mil
Hd: Robert D. Knapp, SrVP&TO

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ILLINOIS (Cont'd)

Gillespie

PEOPLES STATE BANK
P.O. Box 148 62033
217/839-2141 Tr$3 Mil
Hd: Larry D. Thorpe, ExecVP&TO

Girard

STATE BANK OF GIRARD
202 West Center St. 62640
217/627-2112
Hd: B.J. Solon

Glen Ellyn

DU PAGE BANK & TRUST CO.
466 Main St. 60137
312/469-6000 Tr$10 Mil
Hd,PersTr: George C. Larsen, VP&TO
TrInv,EmplBen,Nb: Gary G. Folz, AsstTO
TrOpers: Yvonne Nelson, AsstTO

Glenview

GLENVIEW STATE BANK
800 Waukegan Rd. 60025
312/729-1900 Tr$16 Mil
Hd,Nb: Kenneth H. Cooke, VP&TO
PersTr,Est: Myra Firishchak, AsstTO
TrOpers: Terry McQueen
LandTr: Alice Hansen

Granite City

FIRST GRANITE CITY NATIONAL BANK
1960 Edison Ave. 62040
618/451-5421
Hd: John H. Tallgren, VP&TO
TrOpers: Laveeda Knobbe, AsstTO

GRANITE CITY TRUST & SAVINGS BANK
1909 Edison Ave. 62040
618/876-1212 Tr$25 Mil
Hd: R.J. Hildebrand, VP&TO

Graymont

STATE BANK
P.O. Box 53 61743
815/743-5951 Tr$1.7 Mil
Hd: Dale Rich, Pres&TO

Grayville

THE PEOPLES NATIONAL BANK OF GRAYVILLE
P.O. Box 218 62844
618/375-2261 Tr$1 Mil
Hd: L.L. Cowling, TO

Greenfield

FARMERS STATE BANK
Walnut & Main Sts. 62044
217/368-2171
Hd: Robert A. Narmoni

Greenville

BRADFORD NATIONAL BANK
100 E. College Ave. 62246
618/664-2200 Tr$2.1 Mil
Hd: Frank R. Joy, VP&TO

FIRST BANK & TRUST CO.
P.O. Box 340 62246
618/664-1111 Tr$2 Mil
Hd: James M. Jackson, Chm&TO
PersTr: Michael T. Jackson, Pres&TO
TrOpers: Vesper Marti, AsstTO

Gridley

FIRST BANK & TRUST CO. OF GRIDLEY
P.O. Box 988 61744
309/747-2100 Tr$1 Mil
Hd,PersTr,TrInv,Nb: Don Sherrill, TO
CorpTr,TrOpers,Nb: Dianne Kuerth, AsstTO

Hammond

STATE BANK OF HAMMOND
P.O. Box 128 61929
217/262-3093 Tr$12 Mil
Hd: P.R. Willey, Pres&TO

Hanover Park

FIRST STATE BANK & TRUST COMPANY OF HANOVER PARK
1400 Irving Park Road 60103
Hd: John J. Hays, Jr.

Harvard

FIRST STATE BANK
P.O. Box 249 60033
815/943-6441
Hd: Joseph L. Crabb, Pres&TO
Shirley Sweatman, Csh&AsstVP
Mel Hinterlong, ExecVP&AsstTO

HARVARD STATE BANK
P.O. Box 40 60033
815/943-4407 Tr$1 Mil
Hd: C.H. Maddox, Pres&TO

Harwood Heights

PARKWAY BANK & TRUST CO.
4777 N. Harlem Ave. 60656
312/867-6600 Tr/o$5 Mil
Hd: Berthold H. Schreiber, VP&TO
Rosemary Galluzzo, AsstTO&AsstSec
Diane Y. Peszynski, AsstTO

Havana

HAVANA NATIONAL BANK
112 S. Orange 62644
309/543-3361 Tr$5 Mil
Hd: F.S. Cook, Jr., Chm&TO

STATE BANK OF HAVANA
101 W. Main St. 62644
309/543-4491 Tr$2 Mil
Hd: Gordon Brown, CEO
Darrel Hilst, ExecVP&TO
PersTr,TrInv,EmplBen,TrOpers,Nb: James T. Frazee, TO

Herrin

THE BANK OF HERRIN
101 S. Park Ave. 62948
618/942-6666 Tr$2.6 Mil
Hd: Ed Goodwin, ExecVP&TO
Mildred Nielsen, AsstTO

Hickory Hills

BANK OF HICKORY HILLS
7800 West 95th St. 60457
312/598-7400 Tr$7 Mil
Hd: Gregory A. Siss, VP&TO
EmplBen,TrOpers: Gary R. Bertacchi, AsstTO
Nb: Mark C. Randall, SrTO

Highland

FARMERS & MERCHANTS BANK
1223 Broadway 62249
618/654-4511, Ext. 205 Tr$20 Mil
Hd: Larry L. Essenpreis, VP&TO
Fred M. Schneider, AsstTO

FIRST NATIONAL BANK
P.O. Box 10 62249
618/654-2331 Tr$7 Mil
Hd: Mildred Weidner, TO

Highland Park

FIRST NATIONAL BANK
513 Central Ave. 60035
312/432-1800
Hd: William L. Eifrig SrVP
TrInv: William M. Bayuk, VP
PersTr: Mary D. White, VP

Hinsdale

HINSDALE TRUST SERVICE OFFICE
(Trust Service Office of LaGrange State Bank)
5 N. Lincoln 60521
312/579-4426

Homewood

COMMUNITY BANK OF HOMEWOOD-FLOSSMOOR
18600 Dixie Hwy. 60430
Hd: John E. Jansen

Hoopeston

CITY NATIONAL BANK
Lock Drawer 9 60942
217/283-6671 Tr$5 Mil
Hd: Byron Hedgecock, Pres
TrOpers: Connie Fenwick, AsstCsh&TO

Itasca

ITASCA BANK & TRUST
308 Irving Park Rd. 60143
312/773-0350 Tr$3.3 Mil
Hd: Jack E. Mensching

Jacksonville

ELLIOTT STATE BANK
73 Central Park Plaza 62650
217/245-5151 Tr$34 Mil
Hd: Charles D. Ransdell, VP
Farm: Douglas J. Thompson, FM
Allan Worrell, AsstFM
Jane E. Doyle, AsstTO
Kim Marshall, TrustAsst

THE FARMERS STATE BANK & TRUST CO.
200 W. State St. 62651
217/245-5131 Tr$47 Mil
Hd: Robert E. Linde, VP&TO
TrOpers: E. Harold Cox, VP&AsstTO
Farm: James A. Middendorf, FM&AsstTO

Jerseyville

THE STATE BANK OF JERSEYVILLE
117-121 South State St. 62052
618/498-2151 Tr$5 Mil
Hd: Donald D. Durbin, TO
EmplBen: Sonja Shaw, AsstTO

Joliet

FIRST NATIONAL BANK
78 N. Chicago St. 60431
815/726-4371 Tr/o$85 Mil
Hd: Wayne Huffman, VP&TO
TrOpers: James Alexa, AsstVP
Mary Ann Wurtzberger, AsstTO

LOUIS JOLIET BANK & TRUST CO.
1812 W. Jefferson St. 60436
815/725-5111 Tr$6.7 Mil
Hd: John P. Sternisha, VP&TO
Robert E. Leckrone, Chm&TO
Robert L. Porter, Pres&TO

NATIONAL BANK OF JOLIET
121 N. Chicago St. 60431
815/723-0683, Ext. 321 Tr$11.5 Mil
Hd: Michael D. Wimberly, TO
TrOpers: Rita Schoenstedt
Karen Rodriguez

UNION NATIONAL BANK & TRUST CO. OF JOLIET
50 W. Jefferson 60431
815/727-6020 Tr$90 Mil
Hd,TrInv: Paul E. Gantzert, VP&SrTO
PersTr: Marlene Westendorf, AsstTO
PersTr,LandTr: Judith M. Holmes, TO
PersTr,CorpTr: Ronald J. Erjavec, VP&TO
EmplBen,TrOpers: Alan A. Colabuono, AsstTO

Jonesboro

FIRST NATIONAL BANK
62952
618/833-5613 Tr/u$1 Mil
Hd: Alfred H. Bishop, ExecVP&Csh

Kankakee

CITY NATIONAL BANK
189 E. Court St. 60901
815/937-3630 Tr Np
Hd: Mark F. Polzin, VP&TO
TrOpers: Jean Green, TrOpersMgr
PersTr: D.C. Mitchell, TrAdm
TrInv: C.D. Lindokken, InvO
EstAdm: R.R. Chaplinski, AsstTO
FIRST BANK OF MEADOWVIEW
Meadowview Shopping Ctr. 60901
815/935-7000
Hd: Donald V. McCann
FIRST TRUST & SAVINGS BANK
P.O. Box 112 60901
815/937-7740 Tr Np
Hd: Peter J. Porter, VP&TO
PersTr: Elsdon L. Maynard, AsstVP&TO
TrOpers: Steve Ortman, AsstTO
J.R. Tate, FM
Steven Wirth, FM
Billy Treece, AsstFM

Kansas

KANSAS STATE BANK
P.O. Box 368 61933
217/948-5191
Hd: Leonard Q. Wilkinson, Pres&TO

Kempton

KEMPTON STATE BANK & TRUST
60946
815/253-6271 Tr/u$1 Mil
Hd: David D. Travis, Pres&TO

La Grange

FIRST NATIONAL BANK OF LA GRANGE
P.O. Box 69 60525
312/482-7700 Tr$9.0 Mil
Hd,PersTr,CorpTr: Joachim J. Brown, TO
TrOpers: Cynthia T. Sikora, AsstTO
LA GRANGE STATE BANK
14 S. La Grange Rd. 60525
312/579-4462 Tr$60 Mil
(Trust Service Office in Hinsdale)
Hd: George H. Starmann, III, SrVP&TO
Mary G. Swezenski, AsstTO
Marian Maher Vichick, TrAdm
Peter A. May, TO
Robert J. Bennett, AsstVP&TO

La Salle

LA SALLE NATIONAL BANK
105 Marquette St. 61301
815/223-7300 Tr$10 Mil
Hd: F.G. Bichl, Jr., ExecVP&TO
Marjorie Utz, Mgr

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P.O. Box 462 61301
815/223-8800 Tr$3.7 Mil
Hd: E.J. Stuppy, TO
D. Lawler, AsstTO&VP

Lake Forest

FIRST NATIONAL BANK
265 E. Deerpath 60045
312/234-5100 Tr$125 Mil
Hd: Ronald E. Moss, SrVP
TrInv: Peter A. Massa, TrInvO
TrOpers: Richard Ferris, TOpO

Lansing

BANK OF LANSING
3115 Ridge Road 60438
312/474-6161 Tr$43.8 Mil
Hd: Gary J. Irwin, TO
FIRST NATIONAL BANK
Ridge Road at Roy St. 60438
312/474-1300 Tr$17 Mil
Hd: Thomas C. Cornwell, VP&TO

Lawrenceville

LAWRENCEVILLE NATIONAL BANK & TRUST CO.
P.O. Box 597 62439
618/943-3336
Hd: James E. Oberts, Pres&TO
TrOpers: Barbara J. Boyer, AsstTO

Lebanon

MIDAMERICA BANK & TRUST CO. OF LEBANON
P.O. Box 127 62254
618/537-4428
Hd: Bruce D. Barton, ExecVP&TO
PersTr: Henry F. Blacharczyk, VP&TO
TrInv: Clark G. Davis, VP&TrInvO
TrOpers: George W. Wolfslau, Pres-Asst&TO
TrPen,EmplBen: Gerald R. Grodeon, VP&PenTO

Lexington

PEOPLES BANK
P.O. Box 66 61753
309/365-2911 Tr/o$1 Mil
Hd: James M. Killian, VP&TO
TrInv: Glenn Kemp, Pres

Lincoln

FIRST NATIONAL BANK IN LINCOLN
303 S. Kickapoo St. 62656
Hd: Sylvan L. Franklin
James H. Orr, VP,Csh&TO
STATE BANK
508 Broadway 62656
217/735-5551 Tr$5 Mil
Hd: Elton V. Huntington, TO

Litchfield

LITCHFIELD BANK & TRUST CO.
P.O. Box 386 62056
217/324-3935 Tr/o$3 Mil
Hd: Wayne L. Barringer, TO
EmplBen: A.R. Birkenkamp, VP&AsstTO

Lockport

HERITAGE FIRST NATIONAL BANK OF LOCKPORT
814 State Street 60441
815/838-0252
Hd: Cynthia A. Conachen, TO

Lombard

STATE BANK OF LOMBARD
211 W. St. Charles Rd. 60148
312/627-3100 Tr/u$1 Mil
Hd: Frank P. Novel, ExecVP&TO

WEST SUBURBAN BANK
701-711 S. Westmore 60148
312/629-4200 Tr$5 Mil
Hd: George E. Batten, VP&TO

Lovington

HARDWARE STATE BANK
P.O. Box 107 61937
217/873-4313 Tr/u$1 Mil
Hd,PersTr,CorpTr: E. Ray Duncan, Pres&TO
Dorothy L. Odell, VP,Csh&AsstTO

Lyons

BANK OF LYONS
8601 W. Ogeden Ave. 60534
312/447-5600
Hd: Judy Paloucek, TO

Macomb

CITIZENS NATIONAL BANK
127 S. Side Square 61455
309/833-4551
Hd,PersTr,Prob,EmplBen,TrInv,Nb,CorpTr: Lyle L. Dake, VP&TO
PersTr,Prob,Nb: Allen S. Worsley, AsstTO
TrOpers: Alice Thorman, AsstTO
Farm: R.J. Solomon, VP&FDM
C.C. Spencer, AsstVP&FM
Mark T. Kettlekamp, AsstVP&FM
UNION NATIONAL BANK
119 N. Randolph St. 61455
309/833-4111 Tr$14 Mil
Hd,PersTr,EmplBen,TrOpers: Herbert L. Strong, VP&TO
CorpTr,TrInv,Nb: Victor J. Henson, AsstTO

Maple Park

FIRST STATE BANK
P.O. Box 218 60151
815/827-3289
Hd: E.A. Hutchinson, Pres&TO
TrOpers: Louise N. Luhtala, VP&AsstTO

Marengo

MARENGO STATE BANK
100 W. Washington 60152
815/568-7236 Tr$1 Mil
Hd: C.P. Ackman, VP&TO

Marshall

DULANEY NATIONAL BANK
P.O. Box 69 62441
217/826-2392 Tr$1 Mil
Hd: Dale H. Murphy, Pres
FIRST NATIONAL BANK
215 N. Michigan Ave. 62441
217/826-6311 Tr/u$1 Mil
Hd: Wayne Evans, TO

Martinsville

MARTINSVILLE STATE BANK
P.O. Box D 62442
217/382-4145
Hd: D.T. Macey
B.R. Calvert, AsstTO
D.R. Romines, AsstTO

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Mascoutah

FIRST NATIONAL BANK
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618/566-2333
Hd: Don Schaack, ExecVP&TO
Walter W. Butler, Pres&AsstTO

MIDAMERICA BANK & TRUST CO. OF MASCOUTAH
9 E. Main St. 62258
618/566-2131
Hd: Bruce D. Barton, ExecVP&TO
PersTr: Earline Veltman, TO
TrInv: Clark G. Davis, VP&TO
Nb: Henry F. Blacharczyk, VP&TO
Pens: Gerald R. Grodeon, VP&TO

Mattoon

CENTRAL NATIONAL BANK OF MATTOON
P.O. Box 685 61938
217/234-6434 Tr$18 Mil
Hd: Malcolm F. O'Neill, VP&TO
CorpTr,TrOpers: Ralph L. Ingram, AsstTO
ComTrF: Monya Russell, Sec
Farm: Michael L. Weasel, FM
Farm: Steven L. Johns, AsstFM
Brenda Hedricks, Sec

FIRST NATIONAL BANK, MATTOON, ILLINOIS
P.O. Box 562 61938
217/234-7454 Tr$39 Mil
Hd: Clark W. Brogan, VP&SrTO

Maywood

MAYWOOD-PROVISO STATE BANK
411 Madison St. 60153
312/345-1100 Tr$2 Mil
Hd: Nancy K. Kelley, VP&TO

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Telephone: 309/797-7600

Mazon

MAZON STATE BANK
North & Depot Sts. 60444
815/448-2102 Tr/u$1 Mil
Hd: Robert W. Breisch
TrOpers: Lenora Walker

McHenry

McHENRY STATE BANK
3510 W. Elm St. 60050
815/385-1040 Tr$25 Mil
Hd: Robert B. Schneider, VP&TO
EmplBen: Larry Kolman, AsstTO
TrOpers: Eloise Benes, AsstTO

Melrose Park

MELROSE PARK NATIONAL BANK
17th Ave. & Lake St. 60160
312/681-8600 Tr$8 Mil
Hd: Barbara J. Karg, VP&TO
Joanne M. Pievitz, AsstVP&TO

Mendota

FIRST STATE BANK
706 Washington 61342
815/539-6731 Ext. 48 Tr/o$2 Mil
Hd: Harold Hitchins, ExecVP&TO
TrOpers: Mary Sterchi, AsstTO

NATIONAL BANK OF MENDOTA
P.O. Box 190 61342
815/539-9346 Tr$2 Mil
Hd: R.W. Dempster, Pres&TO

Metropolis

THE CITY NATIONAL BANK
423 Ferry St. 62960
618/524-2161
Hd: Lester Mittendorf, Pres

NATIONAL STATE BANK
P.O. Box 529 62960
618/524-9316 Tr/u$1 Mil
Hd: Roy Moorman, Pres&TO
Donald Rottmann, ExecVP

Milford

CITIZENS STATE BANK
36 East Jones St. 60953
815/889-4131 Tr/u$1 Mil
Hd: Arthur R. Murray, Pres
PersTr,CorpTr,TrInv,EmplBen,Nb: James Cross, ExecVP
ComTrF,TrOpers: Dennis Neal, VP

Millstadt

FIRST NATIONAL BANK
3 E. Washington St. 62260
618/476-1351 Tr/u$2 Mil
Hd: Woodrow Baltz, VP&TO

Minier

FIRST FARMERS STATE BANK OF MINIER
206 W. Central Ave. 61759
309/392-2623
Hd: Bruce Otto, AsstTO

Minonk

MINONK STATE BANK
P.O. Box 155 61760
309/432-2552 Tr$1 Mil
Hd,PersTr: Donald Henegar, TO&Csh
Steven O. Riley, AsstVP&AsstTO

Moline

FIRST NATIONAL BANK OF MOLINE
501 15th St. 61265
309/757-8460 Tr$67 Mil
Hd,EmplBen,Nb: Joseph Van Hooreweghe, VP&TO
PersTr,CorpTr,TrInv,ComTrF: D. C. Van DeWiele, VP&TO
TrInv,ComTrF,EmplBen,Nb: Richard E. Heier, TrInvO
TrOpers: L.D. Dellitt, TOpO&AsstCsh
Nixola A. Barnes, AsstTOpO

MOLINE NATIONAL BANK
506 15th St. 61265
309/797-7600 Tr$370 Mil
Hd,PersTr,Nb: Gerald W. Saunders, SrVP&TO
TrInv,EmplBen,PersTr: Frank Budinscak, VP&TrInvO
TrInv,Nb,PersTr: John D. Martin, VP&TrInvO
TrInv,ComTrF,PersTr: John H. McCraney, VP&TrInvO
TrOpers,EstO: Terry Finley, VP&TO
RE,GTO,PersTr: Dennis Norling, AsstVP&TO
TrInv,PersTr,Adm: Charles A. Peterson, TO
Adm: Thomas Gayan, TO
Adm,PersTr: Dorris Adams, TO
GTO,Adm: Vivian Hammerberg, TO
Adm: Mary Watkins, TO
Op,Est: Marlene Prosser, TO
TxO: Carol Peterson, AsstTO

UPTOWN NATIONAL BANK
1601 15th St. 61265
309/797-7800 Tr/u$1 Mil
Hd: Rudi Hermann, Pres&TO
Allan Dietz, AsstTO

Momence

PARISH BANK & TRUST CO.
P.O. Box 228 60954
815/472-2676
Hd: Harry L. Heninger, VP&TO

Monmouth

NATIONAL BANK OF MONMOUTH
100 E. Broadway 61462
309/734-7981 Tr$10 Mil
Hd: H.M. Jahde, VP

Monticello

FIRST STATE BANK
201 W. Main St. 61856
217/762-9431 Tr/u$1 Mil
Hd: F.A. Anderson, Pres&TO
Terry Flatt, VP&AsstTO

NATIONAL BANK OF MONTICELLO
P.O. Box 391 61856
217/762-2111 Tr$10 Mil
Hd,Nb: J.D. Gard, TO

Morris

THE FIRST NATIONAL BANK OF MORRIS
P.O. Box 590 60450
815/942-0121 Tr$5 Mil
Hd: Edward W. Bozett, TO
TrOpers: Sharon Mickelson, AsstTO

GRUNDY COUNTY NATIONAL BANK
201 Liberty St. 60405
815/942-0130 Tr$12 Mil
Hd: William E. Gleason, Jr. VP&TO
TrInv: Richard G. Muench, Sr., SrVP

Mt. Carmel

BANK OF MT. CARMEL
P.O. Box 33 62863
618/262-5186
Hd: Gene Guisewite, ExecVP&TO

SECURITY BANK & TRUST CO.
P.O. Box 193 62863
618/262-8687 Tr$4 Mil
Hd: Jack Emmons, Pres&TO
James P. Dawson, AsstTO

Mt. Morris

CITIZENS STATE BANK
P.O. Box 151 61054
815/734-4116 Tr/u$1 Mil
Hd: Daniel Monen, II, Pres
PersTr: Helen Borneman, Treas
EmplBen: Glen Bevington, Csh

Mt. Prospect

FIRST NATIONAL BANK OF MT. PROSPECT
P.O. Box 319 60056
312/392-1600 Tr$8 Mil
Hd: Donald R. Hill, VP&TO
Marla W. Kalbhen, TO
Elizabeth C. Schlauer, AsstTO

MT. PROSPECT STATE BANK
P.O. Box 279 60056
312/398-4132
Hd,TrInv,EmplBen,PersTr,Nb: Thomas A. Purcell, SrVP
PersTr,CorpTr,TrOpers: Peter Walter, TO
TrInv: John Burke, TO

Mt. Vernon

FIRST BANK & TRUST CO.
P.O. Box 1149 62864
618/242-6521 Tr$7.5 Mil
Hd: David E. Busby, SrVP&TO
Darla Wilks, AsstTO

SECURITY BANK & TRUST CO.
119 N. Main and Ninth Sts. 62864
618/242-4000 Tr$10.5 Mil
Hd: Christy J. Regenhardt, TO
Gary E. Eddington, AsstTO

Murphysboro

THE CITY NATIONAL BANK
1301 Walnut St. 62966
618/684-3191 Tr$1.8 Mil
Hd: Richard R. Hudson, TO

FIRST NATIONAL BANK
P.O. Drawer 219 62966
618/687-1711 Tr$1 Mil
Hd: Barbara J. Doherty, TO
TrOpers: Linda L. Holmes, AsstTO

Naperville

BANK OF NAPERVILLE
503 N. Washington St. 60566
312/420-3512
Hd: G.K. Pilkenton, VP&TO

NAPERVILLE NATIONAL BANK & TRUST CO.
P.O. Box 210 60566
312/355-8800 Tr/o$15 Mil
Hd: Richard F. Condon, VP&TO
TrOpers: Ann S. Boecker, TrAdmO
Elizabeth A. Sperry, TOpO

New Berlin

WARREN-BOYNTON STATE BANK
Box 8 62670
217/488-6091 Tr/u$1 Mil
Hd: Robert Pfeffer, Pres&TO

New Lenox

NEW LENOX STATE BANK
110 West Maples Street 60451
Tr$1.7 Mil
Hd: Dwight W. Egle
PersTr,ComTrF,TrOpers: Jo Ann Gleason
TrInv,Nb: Gary Orler

Newton

FIRST NATIONAL BANK
P.O. Box 32 62448
618/783-8411
Hd: Maurice D. Farmer, Pres&TO
Delane S. Cleaver, ExecVP&AsstTO

Niles

DEMPSTER PLAZA STATE BANK
8720 Dempster St. 60648
312/298-3300
LandTr: Margaret L. Urban, TO

Normal

FIRST NATIONAL BANK OF NORMAL
210 Broadway 61761
309/452-1171 Tr$10.1 Mil
Hd,PersTr,CorpTr: Melvin D. Schultz, VP&TO
Steven Lott, AsstTO&FM
Barbara Adams, AsstTO

Northbrook

NORTHBROOK TRUST & SAVINGS BANK
1250 Shermer Rd. 60062
312/272-2000 Tr$10 Mil
Phyllis M. Becker, AsstTO
Fern N. Kutok, LdTO

Oak Brook

OAK BROOK BANK
2021 Spring Road 60521
312/654-1050 Tr$10 Mil
Hd: George S. Trees, Jr., VP&TO
Charles E. Morris, AsstTO
Gerald A. Stewart, AsstTO
Donald L. Gohr, AsstTO

Oak Park

AVENUE BANK & TRUST CO. OF OAK PARK
104 N. Oak Park Ave. 60301
312/383-5400 Tr$15 Mil
Hd: Frank J. Roth, VP&TO
William E. Tierney, TO
Susan L. Reilly, AsstTO

FIRST BANK OF OAK PARK
11 W. Madison St. 60302
312/386-5000 Tr$18 Mil
Hd: Richard R. Jones, VP&TO
LandTr: Grace L. Dahl, VP&TO

OAK PARK TRUST & SAVINGS BANK
Village Mall Plaza 60301
312/383-1000 Tr$105 Mil
Hd,PersTr,Nb: J. Terence Gallagher, SrVP&TO
TrInv,ComTrF: Frederick L. Hennings, VP
EmplBen,CorpTr: Joan M. Giardina, AsstVP&TO
TrOpers: Mrs. Patricia C. Crowe, AsstVP&TO

SUBURBAN TRUST & SAVINGS BANK
840 S. Oak Park Ave. 60304
312/848-6700 Tr$20 Mil
Hd: Christopher R. Joyce, VP&TO
PersTr,Prob: Robert R. Lopardo, AsstVP&TO
LandTr: Rae Matthieu, AsstTO

O'Fallon

BANK OF O'FALLON
P.O. Box 427 62269
318/632-3595
Geraldine Kloustermeyer, VP&TO

FIRST BANK & TRUST COMPANY OF O'FALLON
200 South Lincoln Ave. 62269
Hd: Helen Nichols, TO
Donna Kloustermeyer, AsstTO
TrCommittee: Irma Meckfessel, VP
John K. Rohleder, SrVP
Mike Jackson, VP

Ogden

THE FIRST NATIONAL BANK
East Ave. & Broadway 61859
217/582-2175 Tr$1 Mil
Hd: James L. Myers, Pres&SrTO
Carolyn J. Sadler, AsstVP&TO

Olney

FIRST NATIONAL BANK IN OLNEY
P.O. Box 100 62450
618/395-8541 Tr$1.5 Mil
Hd,PersTr,CorpTr: Fred Newton, Jr., ExecVP&TO

OLNEY TRUST & BANKING CO.
P.O. Box 158 62450
618/395-4311 Tr$4.5 Mil
Hd: Lawrence J. Weber, Pres&TO

Ottawa

FIRST NATIONAL BANK
701-703 La Salle St. 61350
815/434-0044, Ext. 41&66 Tr$15 Mil
Hd: George J. Spiros, VP&TO
Antoinette C. Watson, AsstTO

Palatine

FIRST BANK & TRUST CO.
P.O. Box 249 60067
312/358-6262 Tr$25 Mil
Hd,TrInv,Nb: Robert G. Hershenhorn, Chm&TO
PersTr: Gloria Richiardi, AsstTO
CorpTr: James A. Drysdale, AsstTO
TrOpers: Ann Tylman, AsstTO

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Judith K. Adams, VP&TO

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12600 South Harlem Ave. 60463
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TrDept: Jeffrey C. Scheiner, TO
TrOpers: Toni Bauman, TrMgr

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CITIZENS NATIONAL BANK
110 W. Court St. 61944
217/465-7641 Tr/o$25 Mil
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PersTr,TrInv,TrOpers,Nb: H.V. Deffenbaugh, VP&TO

EDGAR COUNTY BANK & TRUST CO.
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Hd: William B. Dennis, TO

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CITIZENS BANK & TRUST CO.
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312/399-4100 Tr$175 Mil
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PersTr: Jerry Anderton, AsstVP
TrInv: Merton E. Sarvay, VP&TrInvO
EmplBen: Karen Wahl, TO
TrOpers: Eugene C. Leone, AsstVP
Nb: John E. O'Loughlin, TO

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PersTr: Carole J. Bartman, AsstTO
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BANK OF PECATONICA
P.O. Box 430 61063
815/239-1131 Tr$1.3 Mil
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PersTr: Betty Loveall, AsstTO

Pekin

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111 N. 6th St. 61554
309/347-7781 Tr$10 Mil
Hd: Alice M. Hudson, TO

HERGET NATIONAL BANK
33 S. 4th St. 61554
309/347-1131 Tr$24 Mil
Hd,PersTr: Al Riley, SrVP&TO
TrInv,EmplBen: F. Michael Schaefer, VP&TO

Peoria

COMMERCIAL NATIONAL BANK OF PEORIA
301 S.W. Adams St. 61631
309/655-5000 Tr$380 Mil
Hd: Bruce F. Snyder, SrVP
PersTr: Thomas O. Hunter, VP
Prob: Howard P. Gallatin, TO
TrInv: James H. Hawkins, VP
ComTrF,EmplBen: Douglas S. Stewart, VP
TrOpers: Charles F. Norobusch, VP
Tax: Virginia Wakefield, TrTaxO
Nb: Hayne Ellis, III, TO

FIRST NATIONAL BANK OF PEORIA
P.O. Box 809 61601
309/676-1311 Tr$175 Mil
Hd: Wayne W. Ayers, VP&SrTO
PersTr,Nb: C. Richard Gillett, VP
TrInv,ComTrF: August Gureno, TrInvO
EmplBen: Bernard R. Filzen, TO
TrOpers: Julia A. Anderson, TO

JEFFERSON TRUST & SAVINGS
124 S.W. Adams St. 61649
309/672-6174 Tr$155 Mil
Hd: Dale L. Sielaff, VP&SrTO
PersTr: Margaret A. Mistic, AsstVP&TO
Prob: Betty L. Meyers, TO
TrInv: Thomas C. Biever, SrVP
EmplBen: Michael J. Crecco, AsstVP&TO
CorpTr,TrOpers: Pamela J. Giger, Mgr

THE NORTHWEST BANK OF PEORIA
P.O. Box 3678 61614
309/686-6133 Tr/u$1 Mil
Hd: G.H. Clausen, ExecVP&TO

SOUTH SIDE TRUST & SAVINGS BANK
2119 S. Adams St. 61602
309/676-0521 Tr$6.5 Mil
Hd: Rolla P. Godfrey, VP&TO

Peru

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P.O. Box 409 61354
815/223-0214
Hd: Harold L. Simkins, Pres&TO
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FIRST NATIONAL BANK
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P.O. Box 70 62675
217/632-3241 Tr$2 Mil
Hd: Phillip H. Deverman, VP&TO

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4 E. Peoria 60959
815/686-2258 Tr/u$1 Mil
Hd: Mrs. Geraldine Wilson, Pres&TO
James Hornickel,TO

Pittsfield

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P.O. Box 498 62363
217/285-2176, Ext. 33-34 Tr$4.5 Mil
Christine Hannant, TO

Pontiac

BANK OF PONTIAC
300 W. Washington St. 61764
815/844-6155 Tr$8 Mil
Hd: Richard M. Winters, ExecVP&TO
Myron L. Otto, VP&TO
Wayne Taylor, AsstVP&AsstTO

PONTIAC NATIONAL BANK
223 N. Mill St. 61764
815/844-3171 Tr$12 Mil
Hd: C. Dean Easton, VP&TO
Farm: John Perring, FM&AsstTO
Richard Hiatt, AsstFM&AsstTO
Marcia E. Cox, AsstTO

Princeton

CITIZENS FIRST NATIONAL BANK
P.O. Box 280 61356
815/875-4444 Tr$28 Mil
Hd: Peter F. Toft, VP&TO
PersTr: Gordon E. Sears, Pres&TO
TrInv: Mildred A. Eckstrom, AsstTO
TrOpers: Wanda Nelson, AsstTO

FIRST STATE BANK OF PRINCETON
815 S. Main St. 61356
815/875-2828 Tr$8.3 Mil
Hd: Perry E. Fishel, VP&TO
TrOpers: Evelyn Harding, AsstTO

Princeville

PRINCEVILLE STATE BANK
P.O. Box 8 61559
309/385-4375 Tr/u$1 Mil
Hd: Jeanne McCoy, TO

Quincy

FIRST NATIONAL BANK AND TRUST CO. OF QUINCY
1201 Broadway 62301
217/223-4656 Tr$25 Mil
Hd: R.C. Edmundson, VP&TO
M. Shade
C. Walch
E. Williams

ILLINOIS STATE BANK
6th & Hampshire St. 62301
217/223-0600 Tr$40 Mil
Hd: Maxine Brumback, SrTO
Frank R. McFarland, VP&TO
Audrey K. Viar, AsstTO

MERCANTILE TRUST & SAVINGS BANK
440 Maine St., P.O. Box 371 62301
217/223-7300 Tr$85 Mil
Hd: Sidney D. Crouch, VP&TO
Paul A. Zeman, TO

STATE STREET BANK & TRUST CO.
801 State St. 62301
217/223-6480 Tr$11.3 Mil
Hd: Kent Steinkamp

Rantoul

BANK OF RANTOUL
201 East Champaign 61866
217/892-2143 Tr$301 Mil
Hd: Larry E. Harshbarger, Pres&TO
PersTr,CorpTr,ComTrF,TrOpers,Nb,TrInv,EmplBen: Ray Uken, AsstTO

River Forest

RIVER FOREST STATE BANK & TRUST CO.
7727 Lake St. 60305
312/771-2500 Tr$4 Mil
Hd: Nancy Vaske Pape
TrOpers: Ann C. Calathas, TO

Robinson

CRAWFORD COUNTY STATE BANK
P.O. Box 531 62454
618/544-8666
Hd: Gregory P. Meador, VP&TO

THE FIRST NATIONAL BANK IN ROBINSON
P.O. Box 679 A 62454
618/544-8686 Tr$5 Mil
Hd,PersTr,CorpTr,EmplBen,Nb: James W. Lane, VP&TO
TrInv: David Musgrave, Pres&TO
TrOpers: Donald Winterrowd, SrVP&TO

Rochelle

THE FIRST NATIONAL BANK & TRUST COMPANY OF ROCHELLE
510 Lincoln Highway 61068
815/562-5571 Tr$2 Mil
Hd: Theodore L. Tilton, VP&TO
Charles P. Cole, TO

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ROCK FALLS NATIONAL BANK
P.O. Box 351 61071
815/625-0520
Hd: Richard J. Stinson, VP&TO

Rock Island

FIRST NATIONAL BANK
Second Ave. & 17th St. 61201
309/794-9313   Tr/o$65 Mil
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PersTr,EmplBen,Est: G.D. Vanderflugt, VP&TO
PersTr,EmplBen,Est,Nb: A.B. Sheets, TO
PersTr,EmplBen,Est: J.M. Miller, TO
TrOpers,PersTr: K.S. Speck, TO
PersTr,EmplBen: J.J. Caffery, TO

THE ROCK ISLAND BANK
230 18th St. 61201
309/794-1120   Tr$37 Mil
Hd: Jack L. Leiby, TO
TrInv: John E. Miller, Pres

Rockford

AMERICAN NATIONAL BANK & TRUST CO.
501 Seventh St. 61110
815/968-2241   Tr$190 Mil
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Adm: Jay R. Maddox, VP&TO
Adm&RE: Lillie L. Rude, AsstTO
TrInv: Robert J. Meuleman, VPInv
TrOpers: Shirley Faerber, TO

CITY NATIONAL BANK & TRUST CO.
1100 Broadway, P.O. Box 1628 61110
815/968-3761   Tr$43 Mil
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CorpTr: Richard J. Banaszak, TO
TrInv,ComTrF: Richard L. Johannsen, VP&InvO
EmplBen: Marcia L. Mueller, AsstTO
TrOpers: Marion Matre, OpersSupv

FIRST NATIONAL BANK & TRUST CO.
401 E. State St. 61101
815/962-3771   Tr$125 Mil
Hd: Kenneth J. Roeh, VP&TO
PersTr: George Wallace, AsstVP
TrInv: Gregory Bielski, AsstVP
TrOpers: John Wickman, TOpO

ILLINOIS NATIONAL BANK & TRUST CO.
228 S. Main St. 61101
815/963-3431   Tr$300 Mil
Hd,Nb: John T. O'Connor, VP&TO
PersTr: David R. Bond, VP&TO
PersTr: Elizabeth C. Rainwater, AsstTO
TrInv: Darrell Thompson, VP&TO
ComTrF: David Esparza, InvO
EmplBen: Thomas Scoville, TO&Sec
TrInv: Gino Orazi, AsstInvO

UNITED BANK OF ILLINOIS,NatAssn
United Center
P.O. Box 464 61105
815/987-2110   Tr$70 Mil
Hd: Marlowe Holstrum VP&TO
PersTr: Lyn Thayer, TO
TrInv: Ed Rounds, VP&TrInvO
EmplBen: Anne Brannon, TO
Nb: Felice Berry, TO

Roselle

ROSELLE STATE BANK & TRUST CO.
106 E. Irving Park Rd. 60172
312/529-0320   Tr/u$10 Mil
Hd: Russell C. Shockey, VP&TO
Ruth I. Mayerhofer, AsstTO

St. Charles

ST. CHARLES NATIONAL BANK
200 W. Main St. 60174
312/584-5500   Tr$3 Mil
Hd: Cheryl Fair, AsstTO

STATE BANK OF ST. CHARLES
1 E. Main St. 60174
312/377-4170   Tr$40 Mil
Hd: Carl W. Rudolph, VP&TO
Harry J. Benson, AsstTO
Robert G. Hoge, AsstTO

Salem

SALEM NATIONAL BANK
P.O. Box 409 62881
618/548-2200   Tr$5 Mil
Hd: Michael T. Jackson, Pres&TO

Schaumburg

SCHAUMBURG STATE BANK
320 W. Higgins Rd. 60195
312/882-4000
Hd: Jerome Baumhart, ExecVP&TO

WOODFIELD BANK
E. 111 Woodfield Dr. 60196
312/882-6404
Dawn S. Enenbach, TO

Shannon

FIRST STATE BANK
1 South Linn St. 61078
815/864-2111
Hd: Omar C. Wilhelms, TO
Wesley L. Zink

Shelbyville

FIRST TRUST BANK OF SHELBYVILLE
170 East Main, P.O. Box 519 62565
217/774-5515   Tr$9 Mil
Hd: Robert M. Pancoast, VP&TO

SHELBY COUNTY STATE BANK
P.O. Box 369 62565
217/774-3911
Hd: Michael T. Dove, Pres&TO
Charles Lane, ExecVP&TO
Virginia Wheeler, VP&TO
Greg Miller, AsstTO

Silvis

BANK OF SILVIS
11th St. at 1st Ave. 61282
309/752-1222   Tr/u$1 Mil
Hd: George Vretis

Skokie

FIRST NATIONAL BANK OF SKOKIE
8001 Lincoln Ave. 60077
312/673-2500
Hd: Richard M. Jung, VP&TrMgr
Florence Petella, AsstVP&TO
TrOpers: Shirley G. Coward, TrOpersMgr

OLD ORCHARD BANK & TRUST CO.
P.O. Box 188 60077
312/679-2200   Tr$1 Mil
Hd,LandTr,EmplBen: Robert L. Haire, AsstVP&TO
Mary W. Hopkins, AsstVP&AsstTO

SKOKIE TRUST & SAVINGS BANK
4400 Oakton St. 60076
312/674-4400   Tr$1 Mil
Hd: Nancy A. Lyon

South Holland

SOUTH HOLLAND TRUST & SAVINGS BANK
P.O. Box 187 60473
312/333-2600   Tr$25 Mil
Hd,PersTr,CorpTr: Jack Dalenberg, VP&TO

★ Springfield

CAPITOL BANK & TRUST CO.
1825 S. 6th St. 62708
217/544-6481   Tr$5 Mil
Hd: Thomas M. Hafel, TO

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201 S. 5th St. 62701
217/753-7530   Tr/o$200 Mil
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PersTr: Willard Thompson, Asst VP&TO
TrInv,ComTrF: G.E. Gifford, TrInvO
EmplBen,Nb: J.D. Graham, TrNbO
CorpTr,TrOpers: Michael Morgan, TrOpO
Farm: Don Farrow, AsstVP&FM

ILLINOIS NATIONAL BANK
One Old Capitol Plaza North 62705
217/753-7200   Tr$225 Mil
Hd,CorpTr: Alvin G. Becker, SrVP&TO
PersTr,EmplBen: Herbert J. Sliger, Jr., AsstVP
TrInv: Ronald J. Krueger, SrTrInvO
ComTrF: Stephen J. King, TrInvO
TrOpers: Sarah Jennings, TrOpMgr
Nb: Joseph Hills, TO

LAND OF LINCOLN BANK
1155 N. 9th St. 62705
217/788-8000
Hd: Charles E. Hurst, ExecVP&TO

SANGAMON BANK AND TRUST
3019 Chatham Road 62707
217/787-3686
Hd: Michael J. Scully, Chmn,Pres&TO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers,Nb: Rebecca A. Mueller, AsstTO

SPRINGFIELD MARINE BANK
One Old Capitol Plaza East 62701
217/753-6000   Tr$300 Mil
Hd,PersTr: Lee G. Gamage, SrVP&TO
EmplBen: Michael W. Ference, AsstVP
TrInv: Michael Provines, VP
ComTrF: Donald Gher, AsstVP
TrOpers: Rebecca Helton, AsstTO
Nb: Donald R. Patton, SrVP&TBDO
CorpTr: Thomas C. McNichols, TO
EstAdm: Robert D. Cross, TO
Tax: Rex A. Alexander, AsstTO

TOWN & COUNTRY BANK OF SPRINGFIELD
P.O. Box 359 62705
217/787-2100   Tr/u$1 Mil
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T.L. Gooding, AsstTO
TrOpers: Robert L. Fulton, VP&Csh

Sterling

CENTRAL NATIONAL BANK
302 First Ave. 61081
815/626-4321, Ext. 70   Tr$55 Mil
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PersTr,CorpTr,TrOpers: Stephen Bryan, TO
TrInv,ComTrF: Robert Eversman
EmplBen: Jack Kuczynski

Streator

STREATOR NATIONAL BANK
401 E. Main St. 61364
815/672-2941, Ext. 217   Tr$10 Mil
Hd: Louis J. Weber, Jr., Pres&TO
PersTr,TrInv,EmplBen,TrOpers,Nb: Theresa M. Lukach, AsstVP&AsstTO

UNION NATIONAL BANK
201 E. Main St. 61364
815/673-3333   Tr$15 Mil
Hd: Phillip E. Martin, AsstVP&TO

Sublette

FARMERS STATE BANK
Main Street 61367
815/849-5242   Tr$1 Mil
Hd: Don J. Dinges

Sullivan

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Harry J. Best, VP

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PersTr: John Boies, VP&TO
Farm: Clifford McConnell, VP&Mgr
PropMgmt: James M. Kirby, AsstTO&Sec
EmplBen: Sharon Z. Fesler .
TrOpers: Janice C. Taylor

Taylorville

FIRST NATIONAL BANK
322 W. Main Cross 62568
217/824-2241 Tr$2 Mil
Hd: Joe F. Gearhart, Pres&TO

FIRST TRUST & SAVINGS BANK
P.O. Box 309 62568
217/824-4955 Tr$90 Mil
Hd: Kenneth A. Hart, VP&TO
Robert W. Slaybaugh II AsstVP&TO

Tinley Park

BREMEN BANK & TRUST CO.
17500 South Oak Park Ave. 60477
312/532-8000 Tr$9 Mil
Hd: Albert A. Stroka, VP,TO&Coun
TrOpers: Jeanne Costa
Joyce V. Cunningham, TO
Jean P. Fulton, TrSec
Ann M. Werner, TrSec

Toluca

THE CITIZENS NATIONAL BANK
201 N. Main St. 61369
815/452-2321 Tr$2.75 Mil
Hd: James P. Ghiglieri, Sr., Pres&TO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOper,Nb:
Donald L. Whitler, VP&TO
James P. Ghiglieri, Jr., Csh&TO

Triumph

THE FIRST NATIONAL BANK
47 Main St. 61371
815/539-9301 Tr/u$1 Mil
Hd: C.C. Cartwright

Tuscola

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217/253-3344
Hd: Deen Edgar, Pres&TO
Earl R. Pendergrass, VP&AsstTO
Richard G. Berg, ExecVP&TO

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P.O. Box 98 61953
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RE,Nb: Dan Slagell, FM
PersTr,Agcy: Trent Shepard, AsstTO
TrOpers: Karen Pearson

CHAMPAIGN COUNTY BANK & TRUST CO.
P.O. Box 368 61802
217/384-3270 Tr$60 Mil
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FIRST NATIONAL BANK
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Patricia A. Heckelman, VP&TO

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Maureen Grinsfelder, AsstTO
Carolyn Parker, TO
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Phillip L. Birge, TO

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Hd: James W. Lemon, Csh&TO

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TrOpers: Beatrice T. Cagley, AsstTO

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(Trust Office in Merrillville)
Hd: D. H. Brubeck

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PersTr,Agcy: C.E. Sayers, TO
EmplBen: K.J. Ryan, AsstVP&TO
ComTrF: B.J. Rakos, AsstTO
TrOpers: Norman E. Andrews, AsstTO
CorpTr,Nb,Prob: F.V. Roman, VP&TO

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TrInv,PersTr,EmplBen,Nb: Willard J. Warwick, AsstTO

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TrOpers,Nb: Wesley R. Klutts, AsstTO

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TrInv: Thomas E. Paxson, TrInvO
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PersTr,TrOpers,TrInv,Nb: Charles D. Johnson, TO

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R.L. Mettert, AsstVP&TO
TrInv: D.H. Runyon, ExecVP
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TrInv,ComTrF: Joseph R. Williamson, TrInvO
EmplBen: Edward Dunlap

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TrOpers: Bobby M. Potter, VP
TrOpers: Andre' Hornsby, AsstTO

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William J. Callahan, Chm&Pres
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TrInv: Mark Collison, TrInvO
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TrOpers: Helen Hute, AsstVP&AsstTO
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Hd: V.J. Hartzell, Pres
Arden Melcher, ExecVP&TO

Melvin

MELVIN SAVINGS BANK
P.O. Box 188 51350
712/736-2420 Tr/u$1 Mil
Hd: John W. Benz, Pres

Merrill

FARMERS STATE BANK
201 Main St. 51038
712/938-2556
Hd: C.L. Carlson, VP

Minburn

RACCOON VALLEY STATE BANK
1002 Main St. 50003
515/677-2259 Tr/u$1 Mil
Hd: Mrs. Ferne A. Brelsford, VP&TO

Missouri Valley

PEOPLES STATE BANK
411 East Erie St., P.O. Box 410 51555
Hd: Paul J. Kovar

Monticello

MONTICELLO STATE BANK
202 W. First St. 52310
319/465-3505 Tr$15 Mil
Hd,PersTr,CorpTr: Richard J. Moore, VP&TO
TrInv: James A. Maurice, Chm
ComTrF: Suzanne Willman
EmplBen: Louis L. Morf, Pres
TrOpers: Robert D. Patten, VP
Nb: Lois Hines

Mt. Pleasant

HENRY COUNTY SAVINGS BANK
P.O. Box 239 52641
319/385-3134 Tr$1.25 Mil
Hd: Robert L. Norris, Pres

MT. PLEASANT BANK & TRUST CO.
P.O. Box 210 52641
319/385-3171
Gerald L. Nordbrock, Chmn
Daniel Jessen, TO

Mt. Vernon

MOUNT VERNON BANK & TRUST CO.
P.O. Box 188 52314
319/895-8835 Tr/u$1 Mil
Hd: J.A. Fordyce, Pres&SrTO
B. J. Behrens, AsstCsh&AsstTO

Muscatine

CENTRAL STATE BANK
P.O. Box 146 52761
319/263-3131 Tr$23 Mil
Hd: Loren A. Backhaus, VP&TO

FIRST NATIONAL BANK OF MUSCATINE
P.O. Box 539 52761
319/263-4221 Tr$14 Mil
Hd: Robert P. Solheim, SrVP&TO
TrOpers: Margaret C. Mathes, VP&TO

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business to banks or
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Nashua

FIRST NASHUA STATE BANK
P.O. Box 427 50658
515/435-4171 Tr$1 Mil
Hd: John R. Cronin, Pres&TO
PersTr: R.L. Gossard, ExecVP&TO
TrOpers: Thomas R. Cronin, VP,Csh&AsstTO

Neola

FARMERS & MERCHANTS STATE BANK
P.O. Box 37 51559
712/485-2245 Tr/u$1 Mil
Hd: Traverse L. Hall, Pres
PersTr: M.J. Welbourne, VP
Hazel L. Hall, ChmBd

Nevada

NEVADA NATIONAL BANK
P.O. Box 59 50201
515/382-2101 Tr$1.9 Mil
Hd: Inez VanSickle, VP&TO

STATE BANK & TRUST CO.
P.O. Box 327 50201
515/382-2191 Tr$1 Mil
Hd: Dale F. Collings, VP,Csh&TO

New Hampton

FIRST NATIONAL BANK
P.O. Box 306 50659
515/394-2116
Hd: Merrill Shaw, Pres&TO
PersTr,CorpTr,TrOpers: Harlan A. Pose, Csh

New Sharon

TAINTOR SAVINGS BANK
P.O. Box A 50207
515/637-4196 Tr/u$1 Mil
Hd: G.R. Cassabaum, VP&TO

Newell

THE FIRST NATIONAL BANK
P.O. Box 295 50568
712/272-3[illegible]21 Tr/u$1 Mil
Hd: A.J. Hill, ChmBd&TO
PersTr,TrOpers: G.D. Hill, Pres&AsstTO

Newton

JASPER COUNTY SAVINGS BANK
P.O. Box 1116 50208
515/792-3444 Tr$70 Mil
Hd,TrInv,Nb: R.S. Lindgren, VP&TO
PersTr,CorpTr,ComTrF,EmplBen,TrOpers:
Bernadine R. Howell, TO

Oakland

CITIZENS STATE BANK
P.O. Box 68 51560
712/482-6431 Tr$1 Mil
Hd: Terry P. Conner, AsstVP,Csh&TO

Oelwein

FIRST NATIONAL BANK
P.O. Box 620 50662
319/283-2524 Tr/u$3 Mil
Hd: Robert J. Arthand, ExecVP&Csh
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers,Nb:
Donald F. Baumgartner, SrVP&AsstTO

OELWEIN STATE BANK
P.O. Box 591 50662
319/283-3361 Tr/u$8 Mil
Hd: David Helscher, TO

Orange City

SIOUX COUNTY STATE BANK
P.O. Box 805 51041
712/737-4818
Hd: Andrea Van Beek, VP&TO

Osage

THE HOME TRUST & SAVINGS BANK
P.O. Box 150 50461
515/732-3763 Tr$4.4 Mil
Hd: Cheryl A. Hagen, AsstVP

Osceola

CLARKE COUNTY STATE BANK
P.O. Box 487 50213
515/342-2118 Tr/u$1 Mil
Hd: Jane Houston, Csh&TO
Earl Curtis, Pres&TO

Oskaloosa

IOWA TRUST & SAVINGS BANK
P.O. Box 440 52577
515/673-8405 Tr$4 Mil
Hd: Kenneth C. Hanna, SrTO

MAHASKA STATE BANK
P.O. Box 500 52577
515/673-8303 Tr$1 Mil
Hd: Evelyn Vos, TO

Ottumwa

FIRST NATIONAL BANK OF OTTUMWA
P.O. Box 220 52501
515/682-8125
Hd: Susan J. Brown, TO

SOUTH OTTUMWA SAVINGS BANK
320 Church St. 52501
515/682-7541 Tr$1 Mil
Hd: Gary K. Johnson, TO

UNION BANK AND TRUST CO.
P.O. Box 598 52501
515/683-1641 Tr$50 Mil
Hd: Frank T. Juvan, VP&SrTO
Diane D. Glenn, TO
Larry Schmitz, TO

Oxford

FIRST TRUST & SAVINGS BANK
52322
319/628-4755 Tr/u$1 Mil
Hd: J.M. Bigelow, ExecVP&Csh

Parkersburg

PARKERSBURG STATE BANK
P.O. Box 70 50665
319/346-2414 Tr$.34 Mil
Hd: Eldon J. Hoppenworth, Pres
TrOpers,Nb: Robert Kluiter, VP

Paullina

THE FIRST NATIONAL BANK
P.O. Box L 51046
712/448-3456 Tr$2.5 Mil
Hd: Vernon E. Hibbing, Pres

Pella

THE PELLA NATIONAL BANK
801 Broadway St. 50219
515/628-2121
Hd: C.L. Vander Ploeg, SrVP&TO

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Perry

BRENTON NATIONAL BANK OF PERRY
(See Brenton Banks, Inc., Des Moines)
P.O. Box 8 50220
515/465-5611 Tr$8 Mil
Hd: C. R. Collins, Pres&TO
TrOpers: Lorraine Winger, TO
Nb: Ronald D. Larson, TO

PERRY STATE BANK
P.O. Box 129 50220
515/465-3521 Tr/o$1 Mil
Hd: James R. Haas, VP&TO

Pierson

FARMERS SAVINGS BANK
51048
Tr$.5 Mil
Hd: Jim Sheehan, TO

Pocahontas

THE COMMERCIAL STATE BANK
P.O. Box 100 50574
712/335-3322
Hd: Rodney B. Amlie, Pres

POCAHONTAS STATE BANK
P.O. Box 130 50574
712/335-3567 Tr$.35 Mil
Hd: George T. McCarton, Jr., VP

Postville

CITIZENS STATE BANK
52162
319/864-7615 Tr$.5 Mil
Hd: M.F. Chevalier, Pres&TO

POSTVILLE STATE BANK
P.O. Box 158 52162
319/864-7441 Tr/u$1 Mil
Hd: R.E. Taylor, Pres

Princeton

FARMERS SAVINGS BANK
328 River Drive 52768
319/289-5311 Tr/u$1 Mil
Hd: Glen H. Suiter, Chm

Rake

STATE SAVINGS BANK
Main St. 50465
515/566-3322
Hd: Gordon E. Swenson, ExecVP

Remsen

FARMERS SAVINGS BANK
P.O. Box 597 51050
712/786-1143
Hd: David G. Wingert, AsstVP&TO

Renwick

RENWICK SAVINGS BANK
P.O. Box 7 50577
515/824-3251 Tr$.5 Mil
Hd: John A. Walther

Rock Rapids

ROCK RAPIDS STATE BANK
51246
Hd: Andrea Van Beek

Rock Valley

PEOPLES BANK & TRUST
P.O. Box 39 51247
712/476-2746
(Branch in Lester)
Hd: Andrea Van Beek, TO

Rockwell City

UNION STATE BANK
P.O. Box 268 50579
712/297-7556
Hd: Les Johnson, TO

Rolfe

ROLFE STATE BANK
50581
712/848-3480 Tr/u$1 Mil
Hd: Robert J. Dixon, Csh&TO

Sac City

CITIZENS SAVINGS BANK
500 Main St. 50583
712/662-4755
Hd: Russell Spearman, Pres&TO
SAC CITY STATE BANK
P.O. Box 30 50583
712/662-4721 Tr/u$1 Mil
Hd: George H. Pingrey, Pres&TO
TrOpers: Royce E. Case, AsstVP&AsstTO

St. Ansgar

ST. ANSGAR STATE BANK
P.O. Box 218 50472
515/736-4501 Tr$1 Mil
Hd: Donal R. Halvorson, Pres

Schaller

STATE BANK OF SCHALLER
51053
712/275-4261 Tr$3 Mil
Hd: J.M. Currie, Pres&TO
FM: Rodney Plagman, VP,FM&TO

Sheldon

CITIZENS STATE BANK
308 9th St. 51201
712/324-2519
Hd: Keith Campbell, Pres&TO
SECURITY STATE BANK
P.O. Box 70 51201
712/324-2516 Tr$2.2 Mil
Hd: Richard A. Schneider, Pres
TrOpers: Robert J. Engel, VP

Shenandoah

THE CITY NATIONAL BANK
11o South Blossom St. 51601
712/246-2205 Tr/u$1 Mil
Hd: Robert S. Ross, Pres&TO

Sibley

SIBLEY STATE BANK
P.O. Box 96 51249
712/754-2561
Hd: D. Duane Crockett, VP&Csh

Sidney

FREMONT COUNTY SAVINGS BANK
51652
712/374-2622 Tr/u$1 Mil
Hd: Ralph D. Storey, Pres

Sioux City

FIRST NATIONAL BANK
501 Pierce St.
P.O. Box 3248 51102
712/277-0696
A.J. Armbruster, VP&TO
Donald G. Murray, TO
NORTHWESTERN NATIONAL BANK
P.O. Box 808 51102
712/252-4141 Tr$6 Mil
Hd: Stephen Stroud
SECURITY NATIONAL BANK
607 Pierce St. 51102
712/277-6586 Tr Np
Hd,Nb: Delaine C. Peterson, VP&SrTO
PersTr: L.C. Jensen, VP&TO
CorpTr,EmplBen,TrInv,ComTrF: Michael M. Moreland, TO
TrOpers: Jeanette Wendt, TOpO
EstAdm: Barbara F. Orzechowski
TOY NATIONAL BANK
P.O. Box 57 51102
712/279-5677 Tr$75 Mil
Hd,CorpTr,Nb: John M. Dunleavy, VP&SrTO
PersTr,ComTrF: Robert S. Grothaus, VP&TO
Prob: Clark Schmitz, AsstTO
TrInv: Dennis R. Vellek, SrVP
David Margheim, AsstVP
EmplBen: Gerald Wallis, VP&TO
TrOpers: Kathryn DeSmet, TrAdm
FarmMgmt: Kenneth L. Ebsen, VP

Spencer

THE CLAY COUNTY NATIONAL BANK
P.O. Box 1107 51301
712/262-1940 Tr$5 Mil
Hd: Paul E. Strautz, VP&TO
TrOpers: Janette Watts, AsstTO
FARMERS TRUST & SAVINGS BANK
P.O. Box 1167 51301
712/262-3340
Hd: Jack Easter, CEO
David Binder, TO
UNITED CENTRAL BANK OF SPENCER,NatAssn
P.O. Box 1188 51301
712/262-2200
Hd: David W. Cuttell, ExecVP&TO

Storm Lake

CITIZENS FIRST NATIONAL BANK
P.O. Box 1227 50588
712/732-5440 Tr$37 Mil
Hd: Larry E. Dugan, TO
THE COMMERCIAL TRUST & SAVINGS BANK
P.O. Drawer 549 50588
712/732-2190
Hd: J.L. Tymeson, Pres&TO
Dale Martin, VP&TO
Rose A. Nelson, AsstTO
SECURITY TRUST & SAVINGS BANK
P.O Box 429 50588
712/732-3022 Tr/u$1 Mil
Hd: E.L. Ballou, Pres&TO

Story City

RANDALL-STORY STATE BANK
50248
515/733-4396 Tr$2.0 Mil
Hd: Donald A. Hay
STORY COUNTY STATE BANK
50248
515/733-4322 Tr/u$1 Mil
Hd: Robert E. Sweet, Pres&TO

Sumner

THE FIRST NATIONAL BANK OF SUMNER
P.O. Box 277 50674
515/578-3312 Tr$1.5 Mil
Hd: Mickey E. Lewis, Pres
Dale J. Lehmkuhl, ExecVP&TO

Sutherland

SECURITY STATE BANK
P.O. Box 68 51058
712/446-3324 Tr$1 Mil
Hd: James J. Johnson, VP
Charles K. Kummerfeld, Csh

Swisher

SWISHER TRUST & SAVINGS BANK
P.O. Box 154 52338
319/857-4131 Tr/u$1 Mil
Hd: Eugene Robison, ExecVP&TO
Daryl Hynek, Csh&AsstTO
Philip Reed, AsstCsh&AsstTO

Titonka

TITONKA SAVINGS BANK
50480
515/928-2142 Tr/u$1 Mil
Allan J. Boyken
Neal E. Boyken

Traer

FARMERS SAVING BANK
611 Second St. 50675
319/478-2148
Hd: Donald Gates, ExecVP
Nb: Marc Powell, Atty

Treynor

TREYNOR STATE BANK
712/487-3000 Tr/u$1 Mil
Hd: Michael K. Guttau, Pres&Chm

Urbana

URBANA SAVINGS BANK
52345
319/443-2562
Hd: John A. Suchomel, Pres&TO

Urbandale

BRENTON BANK & TRUST CO.
(See Brenton Banks, Inc., Des Moines)
7031 Douglas St. 50322
515/278-6808 Tr$1 Mil
Hd: David Nagel
PersTr,CorpTr,TrInv,ComTrF: Al Garson

Victor

VICTOR STATE BANK
P.O. Box 149 52347
319/647-2331 Tr/u$1 Mil
Hd: R.V. Dentel, Pres&TO

Vinton

BRENTON BANK & TRUST COMPANY OF VINTON
(See Brenton Banks, Inc., Des Moines)
P.O. Box 112 52349
319/472-2373 Tr$2 Mil
Hd: Larry Rolfstad, Pres
STATE BANK OF VINTON
P.O. Box 389 52349
319/472-2345 Tr$3 Mil
Hd: Vernon L. Geiger, SrVP&TO

Walcott

WALCOTT TRUST & SAVINGS
52773
319/284-6202 Tr/u$3 Mil
Hd: Kei H. Dietz

Walford

FARMERS SAVINGS BANK
P.O. Box 131 52351
319/846-2650 Tr$1 Mil
Hd: R. C. Erusha, Pres&TO
Sally A. Ballard, AsstTO

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IOWA (Cont'd)

Wall Lake

WALL LAKE SAVINGS BANK
202 Main St. 51466
712/664-2311
Hd: J.E. Goodenow, Pres&TO

Washington

WASHINGTON STATE BANK
P.O. Box 311 52353
319/653-2151 Tr/u$1 Mil
Hd: L.T. Heilman, Pres&TO
PersTr,CorpTr,TrInv,TrOpers,Nb: Juanita Hering, VP&TO

Waterloo

THE NATIONAL BANK OF WATERLOO
P.O. Box 90 50704
319/291-5281 Tr$50 Mil
Hd: William N. Burger, SrVP&TO
CorpTr,EmplBen: James R. Martin, VP&TO

PEOPLES BANK & TRUST CO.
419 West 4th 50704
319/235-1414 Tr$60 Mil
Hd: John L. Carlton, SrVP&TO
John R. Paul, VP&TO
Dick Schmit, TO

WATERLOO SAVINGS BANK
425 Cedar St. 50704
319/235-1431 Tr$80 Mil
Hd: Frederick Koch, SrVP&TO
PersTr: Charles P. Beard, TO
ComTrF,EmplBen: Dennis Egel, AsstTO

Waverly

FIRST NATIONAL BANK OF WAVERLY
P.O. Box 118 50677
319/352-1340 Tr$2.7 Mil
Hd: Rodney Drenkow, TO
CorpTr: L.G. Hix, Pres&TO

STATE BANK OF WAVERLY
P.O. Box 58 50677
319/352-4556 Tr$3.4 Mil
Hd: Paul A. Meyers, SrTO

Webster City

THE FARMERS NATIONAL BANK
P.O. Box 370 50595
515/832-1133 Tr$4 Mil
Hd: L. Richard Anderson

Wellman

WELLMAN SAVINGS BANK
P.O. Box A 52356
319/646-6011 Tr$1 Mil
Hd: S.R. Barber, Chm&Pres

West Branch

WEST BRANCH STATE BANK
P.O. Box 518 52358
319/643-5344 Tr/u$1 Mil
Hd,PersTr: L.C. Rummels, Pres&TO
John W. Kofoed, ExecVP&TO

West Burlington

WEST BURLINGTON SAVINGS BANK
P.O. Box 100 52655
319/754-7501
Hd: Edward D. Hass, ExecVP&TO

West Des Moines

WEST DES MOINES STATE BANK
P.O. Box 70 50265
515/225-2300 Tr$5.6 Mil
Hd: Donald U. Austin, TO

West Liberty

THE WEST LIBERTY STATE BANK
P.O. Box 78 52776
319/627-2191 Tr$2 Mil
Hd: R.T. Rehmke, Pres

West Union

FIRST NATIONAL BANK
P.O. Drawer 233 52175
319/422-3883 Tr$1.5 Mil
Hd: Kenneth Collman

Wheatland

FIRST TRUST & SAVINGS BANK
P.O. Box 218 52777
319/374-2471
Hd: Dennis Henning, ExecVP&TO

Wilton

WILTON SAVINGS BANK
P.O. Box 556 52778
319/732-2077 Tr$5 Mil
Hd: Ronald W. Follmann

Winfield

PEOPLES STATE BANK
52659
Tr/u$1 Mil
Hd: Michael Garris

Winterset

UNION STATE BANK
P.O. Box 110 50273
515/462-2161 Tr$10 Mil
Hd: D.A. Bolton, ExecVP&TO

Wyoming

CITIZENS STATE BANK
P.O. Box B 52362
319/488-2211 Tr/u$1 Mil
Hd: R.L. Orth
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers,Nb: Harlan R. Jacobson, AsstTO

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KANSAS

Abilene

COLONIAL TRUST CO.
300 N. Cedar St. 67410
913/263-1920 Tr$15 Mil
Hd: Kenneth Olson, ChmBd&TO
Richard S. Furbeck, VP&AsstTO
Ina Avery, AsstTO

Albert

THE FARMERS STATE BANK
67511
316/923-4212 Tr/u$1 Mil
Hd: William Robbins, Pres&TO
ComTrF,TrOpers: Richard Schenk, AsstTO

Anthony

THE CITIZENS NATIONAL BANK & TRUST CO.
P.O. Box 250 67003
316/842-5164 Tr$2 Mil
Hd: Charles Masner, Pres&TO

Arkansas City

THE HOME NATIONAL BANK
P.O. Box 1047 67005
316/442-4040 Tr$16 Mil
Hd: Stephen A. English, VP&TO
Roger A. Brown, Pres&TO
Robert A. Brown, Chm&TO

Atchison

THE CITY NATIONAL BANK
624 Commercial St. 66022
913/367-3412 Tr/u$10 Mil
Hd: June Lynn, TO
TrOpers: Tammy Eyler

EXCHANGE NATIONAL BANK & TRUST CO.
P.O. Box 438 66002
913/367-6000 Tr/u$10 Mil
Hd: Paul H. Adair
TrOpers: Wendy Horne

Atwood

FARMERS BANK & TRUST
P.O. Box 279 67730
316/626-3233
Hd: Yale D. Marks

Augusta

AUGUSTA BANK & TRUST
401 State St. 67010
316/775-2227
Hd: Patrick McGee, VP&Csh

Baxter Springs

AMERICAN NATIONAL BANK
P.O. Box 597 66713
316/856-2301 Tr$1 Mil
Hd: A.F. Leonard, Pres
TrInv: W.C. Hartley
TrOpers: Geraldine Randall

Beloit

GUARANTY STATE BANK & TRUST CO.
P.O. Box 602 67420
913/738-3501 Tr$5.1 Mil
Hd; Everett E. Mastin, VP&SrTO
Marcia A. Hauck, VP&TO
Cindy Seirer, Sec&Bkpr

Burlington

THE PEOPLES NATIONAL BANK AND TRUST COMPANY OF BURLINGTON
P.O. Box 185 66839
316/364-8611 Tr/u$1 Mil
Hd: W. F. Dreiling

Chanute

THE FIRST NATIONAL BANK
P.O. Box 598 66720
316/431-4200
Hd: Robert N. Allen, Pres&TO

Clay Center

UNION STATE BANK
67432
913/632-3122
Hd: Chester W. Oberg, Pres&TO

Coffeyville

THE FIRST NATIONAL BANK
P.O. Box 567 67337
316/251-0200 Tr/o$15 Mil
Hd: Phillip W Hocker, VP&TO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers:
Mrs. Loudine S. Luhn, AsstVP&TO

Colby

THE THOMAS COUNTY NATIONAL BANK
P.O. Box 717 67701
913/462-3313 Tr$2 Mil
Hd,EmplBen,TrOpers,Nb:
Dale D. Harkins, Chm
Glenn Shalz, Pres&CEO&TO
PersTr,CorpTr,TrInv,ComTrF:
Monte Harden, Aud&AsstTO
Max G. Mountford, AsstTO

Concordia

CLOUD COUNTY BANK & TRUST
P.O. Box 409 66901
913/243-3211 Tr$10 Mil
John M. Peck, Pres&TO
Gene Johnson, SrVP&TP
Debbie Deneault, AsstTO

Dodge City

FIDELITY STATE BANK & TRUST CO.
P.O. Box 1120 67801
316/227-8586 Tr$7.5 Mil
Hd,PersTr,CorpTr,EmplBen:
Don Winfrey, VP&TO
Donice Mink, AsstTO
TrOpers: Rita Havercroft

El Dorado

FIRST NATIONAL BANK & TRUST CO.
200 N. Main St. 67042
316/321-5200 Tr$3 Mil
Hd,Nb: Frank J. Becker, Pres&TO
PersTr,CorpTr,TrInv,EmplBen,TrOpers: Venettia Maddux, AsstTO

WALNUT VALLEY STATE BANK
P.O. Box 777 67042
316/321-1250 Tr$5 Mil
Hd: Stephen C. Funk, VP&TO
PersTr,CorpTr,TrInv,EmplBen,TrOpers,Nb:
Yvonne J. Lee, TrSec

Ellis

ELLIS STATE BANK
916 Washington St. 67637
Hd: J.M. Downing

Emporia

CITIZENS NATIONAL BANK & TRUST CO.
6th & Commercial Sts. 66801
316/342-5350 Tr$42 Mil
Hd: Glenn E. Tague, SrVP&TO
PersTr: Mike Slattery, AsstVP&TrAdmO
TrOpers: Rosella M. DeMotte, AsstVP&TOpO

EMPORIA STATE BANK & TRUST CO.
P.O. Box 807 66801
316/342-3454 Tr$11 Mil
Hd: Howard G. Gunkel, ExecVP&TO
TrOpers: Daryl Craft, TO

Eureka

HOME BANK & TRUST CO.
P.O. Box 620 67045
316/583-5516
R.D. Rucker, Pres&TO
Rick D. Smith, VP,Csh&AsstTO
Monte W. Harden, AsstVP&AsstTO

Garden City

FIDELITY STATE BANK
P.O. Box F 67846
316/276-2314
Hd: Richard R. Eads, SrVP&TO

Gardner

FARMERS BANK & TRUST CO.
66030
913/884-7715 Tr$3 Mil
Hd: Shannon De Weese

Garnett

GARNETT STATE SAVINGS BANK
P.O. Box 329 66032
913/448-3111
Hd: Loran W. Wilson

Goodland

FIRST NATIONAL BANK
P.O. Box 570 67735
913/899-5611 Tr/o$9.5 Mil
Hd: Willis E. Stout, Pres&TO
Alan Deines, TO

GOODLAND STATE BANK & TRUST CO.
P.O. Box 499 67735
913/899-2342 Tr$1 Mil
Hd: L.D. Goodwin, Pres&TO
Arthur Jones, Csh&AsstTO

Great Bend

AMERICAN STATE BANK & TRUST CO.
Broadway at Main 67530
316/792-1761 Tr$2.5 Mil
Hd: Clyde O. Burnside, Jr., SrVP&TO

SECURITY STATE BANK
P.O. Box 909 67530
316/792-2521
Hd: J.A. Mermis, Jr., VChm,TO&CEO

Hays

FARMERS STATE BANK & TRUST CO.
P.O. Box 10 67601
913/625-6542 Tr$6 Mil
Hd: George K. Corbett, VP&TO
TrInv: James Bartels, Pres&TO

FIRST NATIONAL BANK
P.O. Box 400 67601
913/625-6595, Ext. 45 Tr$4 Mil
Hd: Evelyn L. Schumacher

Hiawatha

CITIZENS STATE BANK & TRUST CO.
P.O. Box 360 66434
913/742-2101 Tr$7 Mil
Hd: James W. Patton, Chm

MORRILL & JANES BANK & TRUST CO.
7th & Delaware Sts. 66434
913/742-2121 Tr$3.5 Mil
Hd,Nb: Harlin L. Schram, Pres&TO
PersTr,CorpTr: Gerald C. Speidel, Jr., ExecTO
TrInv,ComTrF: Susan I. Scarbrough
Leo Tritsch
Edward Sourk

Hill City

CONSOLIDATED STATE BANK
101 East Cherry St. 67642
Hd: R.W. Culley, Pres.

Hoxie

HOXIE STATE BANK
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TrOpers: Helen A. Shaw, AsstCsh&AsstTO
Nb: Kenneth Kahle, VP&TO

Hutchinson

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Debra Andsager, TOpO

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PersTr,Nb: Dave Hederstedt, VP&TO
PersTr,Nb: Thelma Huffman, TO
TrInv: Edwin Coons, VP&TrInvO
TrInv: Virginia Robbins, AsstTrInvO
EmplBen,PersTr: Craig Stirn, AsstTO

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PersTr,TrInv,EmplBen,Nb: Gary L. Rohrer, TO
PersTr,CorpTr,TrOpers: Mrs. Shirley Lang, TO
PersTr,ComTrF,EmplBen: William M. Mills
TrOpers: Chris Railback

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316/331-4800
Hd: James S. Nieding, Pres&TO

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Adolyn C. Bartels, Pres&TO

Iola

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Hd: Margaret E. Bryson, VP&TO

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316/365-3101 Tr/$2 Mil
Hd: Howard K. Gilpin, Pres&TO

Junction City

CENTRAL NATIONAL BANK
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913/238-4114 Tr$6 Mil
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Della Schnackenburg, TrAdmO

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Kansas City

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PersTr,Nb: Thomas W. Johnson, AsstVP&AsstTO
TrOpers: Rose Marie Peel, AsstTO

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913/371-0035 Tr$180 Mil
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PersTr: Earl D. Tjaden, TO
CorpTr,EmplBen: R.H. Hamilton, VP&TO
TrOpers: Shirley Mattox, TO
Nb: Arlene Kirk, TO
TrInv: James L. Moffett, CFA,VP&TrInvO

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Hd: Charles Eklund, SrVP&TO
TrOpers: Mrs. Ruth Whitmore, AsstTO

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913/831-2000 Tr/u$1 Mil
Hd,PersTr,CorpTr,TrInv: George J. Buser, Jr., TO
TrOpers: Bernard A. Hugo, Csh

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PersTr: Thomas A. Wallingford, VP&TO
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TrInv: John S. Maurer, Jr., VP&TO
PersTr: Marjorie H. Smith, TO

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Carolyn J. Fellows, AsstVP&AsstTO

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Stan Sargent, Pres&TO
Tom Harris, Csh&TO
Wilbur Yoder, ChmBd&TO
Naomi Rafaelsen, TrSec
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PersTr: Thomas R. Linhoff, TO
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EmplBen,Nb: R. W. Brillhart, Jr., VP&TO
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EmplBen,Nb: Bruce L. Dickey, ExecVP&TO

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316/421-5700 Tr/u$1 Mil
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316/421-2500 Tr/u$1 Mil
Hd: Ms. Wilma D. Scott, AsstVP&TO

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P.O. Box 627 67661
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PersTr: Dennis L. Deschner, AsstTO

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P.O. Box 326 66762
316/231-8400 Tr$10.4 Mil
Hd: C. Mark Cole, VP&TO

FIRST STATE BANK & TRUST CO.
407 N. Broadway 66762
316/231-2000 Tr$10.5 Mil
Hd: A.L. Burgert, Pres&TO
TrOpers: Miss Marie Devoss, TrAdm

NATIONAL BANK OF PITTSBURG
P.O. Box 599 66762
316/231-0600 Tr$11.3 Mil
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EmplBen: Martha W. Norbury, TO
TrInv: Paul F. Hunt, VP
ComTrF: Robert B. Hobbs, VP
TrOpers,CorpTr: Fred B. Feutz, TO
Nb: Courtney B. Jones, VP&TO

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P.O. Box 8266 66208
913/649-5200 Tr$50 Mil
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PersTr: Rex Shewmake, Jr., VP&TO
TrOpers: Dora Jambrosic, TOpO

Pratt

FIRST NATIONAL BANK
P.O. Box N 67124
316/672-6421 Tr$10 Mil
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David T. Chandler, TO
Don C. Peters, AsstTO

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P.O. Box C 67124
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Jim Berglund, ExecVP&AsstTO
Gerald Shadwick, Pres&TO
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TrOpers: Helen Morrison, VP&TO

PLANTERS BANK & TRUST CO.
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Hd: Mark L. Miller, VP&TO
Julie Sager, TO

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FIRST NATIONAL BANK
P.O. Box 280 67871
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Hd: Helen Fleming, VP&TO
Louis F. Grosjean, AsstTO

SECURITY STATE BANK
512 Main Street 67871
316/872-2109 Tr/u$1 Mil
Hd: Duane K. Ramsey

Shawnee

SHAWNEE STATE BANK
11101 Johnson Dr. 66203
913/631-6300
Hd: Juanita Gray, VP&TO
William F. Daniels, SrVP&AsstTO

Shawnee Mission

MIDAMERICAN BANK & TRUST CO.
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PerTr,TrInv,TrOpers: William D. Colyer, TO

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P.O. Box 307 66967
913/282-6682 Tr$8.5 Mil

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Maxine Meyer, VP&AsstTO

★Topeka

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PersTr,Est: Kenneth W. Swenson, SrVP&TO
PersTr,EmplBen,Nb: Robert L. Deistein, VP&TO
PersTr,CorpTr,TrInv,TrOpers: Donna Brozen, AsstVP&TO

FIDELITY STATE BANK & TRUST CO.
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913/235-3465 Tr$2.5 Mil
Hd: Dennis D. Rogers

FIRST NATIONAL BANK OF TOPEKA
P.O. Box 88 66601
913/295-3451 Tr$250 Mil
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CorpTr,TrOpers: Clifford W. Shinski, VP&TOpO
TrInv,ComTrF: Craig MacPherson, VP&TrInvO
EmplBen: Mark D. Elrod
Nb: John Hartmann, AsstVP&TO

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P.O. Box 2429 66601
913/232-7288 Tr/u$1 Mil
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2100 S.E. 29th Street 66605
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PersTr,CorpTr,EmplBen,TrOpers,Nb: John M. Davies, VP&TO

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701 Kansas Ave. 66601
913/233-1515 Tr/u$6 Mil
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PersTr,CorpTr,TrInv,EmplBen,TrOpers:
John P. Moore, Jr., VP&TO

Ulysses

THE GRANT COUNTY STATE BANK
P.O. Box 388 67880
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Hd: Thomas J. Pinnick, TO

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KAW VALLEY STATE BANK & TRUST CO.
P.O. Box 245 66547
913/456-2021 Tr/u$1 Mil
Hd: M. Ben Meek, Pres

Whiting

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66552
913/873-3121
Hd: Ronald Jenson

Wichita

BOULEVARD STATE BANK
2300 East Lincoln St. 67211
316/261-5573 Tr/u$1 Mil
Hd: B.A. Kreutzer, VP&Csh
TrOpers: Dale Meyer, VP&Cont

CENTRAL BANK & TRUST
3433 East Central St. 67208
316/686-7111 Tr$2 Mil
Hd: H.E. Gingerich, VP&TO

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T.H. Schupp, VP&TO
Nb: Roger Zellers, VP&TO
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CorpTr,EmplBen: John W. Knox, CTO
TrInv: Robert C. Fay, VP&TrInvO
TrOpers: Mrs. Naomi Kelsey, TOpO

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Michael R. Ritchey, VP&TO
PersTr: Earle H. Loveless, VP&TO
Dwight L. Oppliger, VP&TO
CorpTr: J. Steven Larigan, TO
Ida Crouch, TO
TrInv: Gary Gamm, SrVP
ComTrF: John Brown, IO
EmplBen: Patrick C. Woodward, AsstVP
TrOpers: Larry Franklin, TOpO
Nb: Tim Maher, VP

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123 N. Market St. 67202
316/266-6655 Tr$85 Mil
Hd: Britt M. Brown, VP&TO
TrInv: Everett S. Stepherson, Jr.

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3900 West Central St. 67201
316/943-2211 Tr/u$1 Mil
Hd: Dean Yelenik, TO

SOUTHWEST NATIONAL BANK
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316/264-5303 Tr$50 Mil
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PersTr,TrInv,EmplBen: Richard A. King, VP&TO
TrOpers: Randall W. Nelson

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PersTr: E. Dean Kennedy, VP&TO
CorpTr: Charlene Goeller, AsstTO
TrInv,ComTrF: Richard Ramsey, VP&TrInvO
TrOpers: John P. Ewing, VP&TOpO
EmplBen: Jerry Corbin, VP&TO

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Hd: Kenneth M. Nohe, VP,GCoun&TO

Winfield

FIRST NATIONAL BANK
P.O. Box 545 67156
316/221-1650 Tr$15 Mil
Hd: David L. Galliart, TO
Raymond King, TO
Rosemary Clayton, AsstTO

Yates Center

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101 South State St. 66783
316/625-2125 Tr/u$1 Mil
Hd: W.E. Oakes, Pres

KENTUCKY

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Hd: Paul W. Grumbles

FIRST BANK & TRUST COMPANY OF ASHLAND
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TrOpers: Kenneth W. Golliher, TO

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P.O. Box 1270 41101
606/329-2900 Tr$40 Mil
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PersTr: James O. Schlicht, TO
TrOpers: Sandra F. Tilton, TOpO
EmplBen: Deborah S. Brom, AdmnTO

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502/781-6111 Tr$28 Mil
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TrOpers: Wanda J. Scott, AsstVP&TO
TrInv: D. Duncan Faxon, AsstVP&TO

BOWLING GREEN BANK & TRUST CO.
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502/782-1000 Tr$45.5 Mil
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Adm,EmplBen: Rebecca C. Bone, VP&TO
TrOpers: Bonnie R. Fowler, TOpO
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TrOpers: Robert R. Kirby, SrTO

Brooksville

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Ronnie Monahon, Csh&AsstTO

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PersTr,CorpTr,ComTrF,Nb:
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EmplBen,Nb: Robert V. Munninghoff, TO
TrOpers,Nb: Martha A. Snider, TO

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CorpTr,TrInv,TrOpers,Nb: Gary Runge, VP&TO

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606/292-6200 Tr$28 Mil
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TrInv: Lee Hoefinghoff, VP&TO
TrOpers: Emogene Fisk, AsstTO

Cynthiana

THE FARMERS NATIONAL BANK
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Mary Lou Richie, TO

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P.O. Box 400 41031
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Hd: Rhonda Brown, TO&AsstVP

Danville

CITIZENS NATIONAL BANK
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TrOpers: Lisa Burke

FARMERS NATIONAL BANK
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TrOpers: Nola Powers, AsstTO

Elizabethtown

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PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers,Nb:
Betty Land, VP&TO

Flemingsburg

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James S. Hinton, TO

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CorpTr,TrOpers: Nancy W. Whitaker, AsstTO

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EmplBen: Ronnie Clark, SrVP

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Harlan

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PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers,
Nb: Roger Stewart, VP&AsstTO

Henderson

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CorpTr: H. Lee Cooper, VChm
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Hopkinsville

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ComTrF,EmplBen: Clarence Walker, VP&TO
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EmplBen: Lillian Young, TO
TrOpers: William R. McRae, TO

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Rosalie R. Ward, AsstTO
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PersTr,EmplBen: David Brown, VP&TO
TrInv: H. A. Smith, Jr., VP&TO

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CorpTr,EmplBen: H. D. Dodson, JrTO
PersTr,RE: Smith Hundley, TO&REMgr
PersTr: Brian Borellis, AsstTO
TrOpers: Elsie McElhone, TrOpMgr&TO

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TrOpers: Mrs. Winona Baker, TOpO
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PersTr: Michael C. Huettig, SrVP&TO
CorpTr,TrOpers: Randall H. Devers, VP&TO
TrInv: Robert C. Gray, Jr., SrVP&TO
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TrOpers: Shirley Thomas, AsstTO

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TrOpers: Byron E. Trapp, AsstTO

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Owensboro

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Hd: Sarah G. Smith, VP&TO

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Katherine Burnam Flood, Csh&AsstTO

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Hd: H. Thomas Tudor, VP&TO

Shelbyville

BANK OF SHELBYVILLE
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★Baton Rouge

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TrInv: Cooper Harrell, VP&TrInvO
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EmplBen: William D. Summerville, TO
TrOpers: Michael Brouillette, TO

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PersTr: Robert J. Werner, TO
EmplBen: Brendan B. Brosnan, TO
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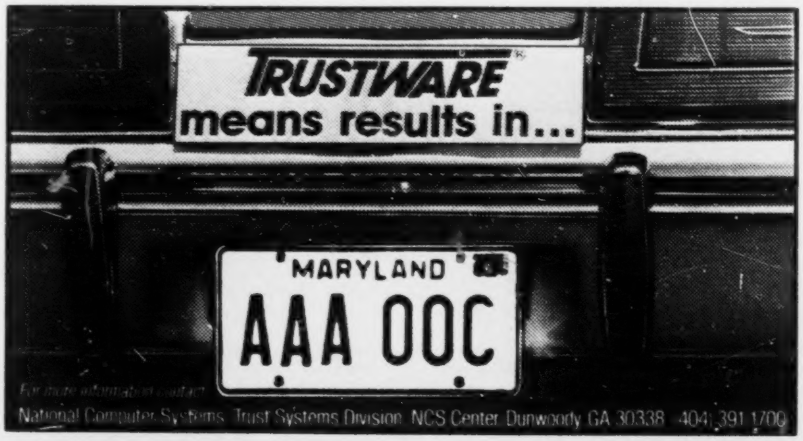
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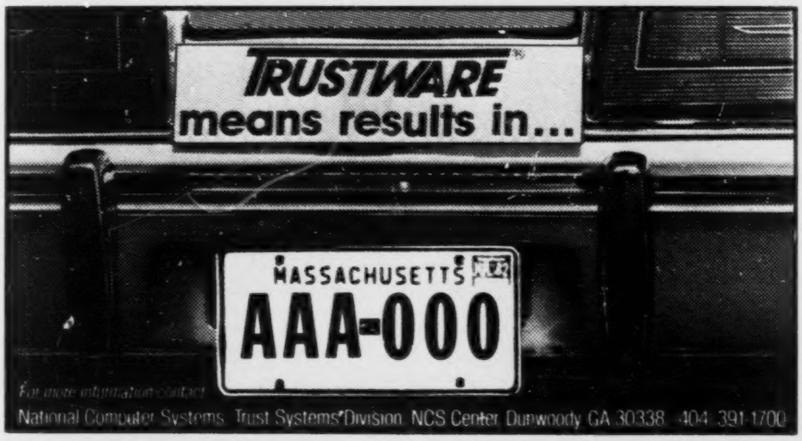

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Nb: F.J.T. Baker, Jr.

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EmplBen: Michael S. Hirshberg, PenTO
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EmplBen,Nb: Joanne Lombardi, PenTAdm
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P.O. Box 100 49412
616/924-3400
Hd: Andrew Klassen, TO

OLD STATE BANK
P.O. Box 70 49412
616/924-2200
Hd: Miss Josephine Luchies, ChmBd&TO

Gaylord

DETROIT BANK & TRUST
(Operating in Office of Gaylord State Bank)
123 W. Main St. 49735
517/732-1538
Hd: Harold A. Elgas, Pres
PersTr: William M. Fury, VP
Nb: Thomas B. Webb, PersTO

Gibraltar

PEOPLES BANK & TRUST CO.
13880 Middle Gibraltar Rd. 48173
313/671-2504
(Branch of Trenton)
Hd: Thomas Allison, Mgr

Grand Haven

PEOPLES BANK & TRUST CO.
300 Washington St. 49417
616/842-4800
Hd: Russell D. Meengs, VP&TO
EmplBen: David C. Tans, TO
TrOpers: Carol D. Blaey, AsstTO

PACESETTER BANK & TRUST-WEST
233 Washington St. 49417
616/842-3100 Tr$85 Mil
Hd,Nb: James M. MacLachlan, VP&TO
PersTr,EmplBen: Eugene O. Harbeck, Jr., VP&TO
ComTrF,TrInv: Harold C. Schmidt, TrInvO
TrOpers: Katrina Van Houten

Grand Rapids

FIRST NATIONAL BANK OF GRAND RAPIDS
99 Monroe Avenue N.W. 49503
(Services Provided by The First National Bank and Trust Company of Michigan, Kalamazoo)

MICHIGAN NATIONAL BANK
77 Monroe St. N.W. 49501
616/451-7670 Tr$750 Mil
(Branches in Battle Creek, Cassopolis, Flint, Kalamazoo, Lansing, Port Huron, Traverse City & Saginaw)
Hd: Thomas C. Robberson, SrVP
PersTr: R. Park Johnston, VP
CorpTr: Thomas De Fer, VP
EmplBen: Robert E. Whitelaw, VP
TrInv: Dirk A. Willms, SrVP
ComTrF,Fi: Roger Derksen, VP
TrOpers: Alfred C. Pfeiffer, VP
Nb: Robert R. Van Dongen, VP

NATIONAL BANK OF DETROIT
(Operating in office of Grand Valley National Bank)
6801 Cascade Road 49506
616/538-7490
Ronald T. Ostan, AsstVP

OLD KENT BANK & TRUST CO.
One Vandenberg Center 49502
616/774-5209 Tr$837 Mil
Hd: James B. Wynsma, SrVP
PersTr: Brian V. Howe, VP
CorpTr: Jack Schneider, CorpTO
TrInv,ComTrF: James M. LaFleur, VP
EmplBen: Phil Allen, VP
TrOpers: Larry DeBruyne, VP
Nb: Anthony Jarrett, VP

UNION BANK & TRUST CO., NatAssn
200 Ottawa Ave. N.W. 49502
616/451-7189 Tr$200 Mil
Hd,PersTr,Nb: Philip S. King, VP&SrTO
CorpTr,ComTrF,EmplBen: Peter G. Hoek, VP&TO
TrInv: William N. Stellin, VP&TO
TrOpers: Ernest Graf, TO
Nb: William E. Bean, VP

Greenville

COMMERCIAL STATE SAVINGS BANK
P.O. Box 227 48838
616/754-7111 Tr/u$1 Mil
Hd: George E. Ranney, Pres&TO

Grosse Ile

PEOPLES BANK & TRUST CO.
7799 Macomb 48138
313/671-2517
(Branch of Trenton)
Hd: Philip B. DeJaeger, Mgr

Grosse Pointe

NATIONAL BANK OF DETROIT
685 St. Clair 48230
313/886-4014
(Branch of Detroit)
Hd: John E. Caulkins, VP

Grosse Pointe Woods

MANUFACTURERS NATIONAL BANK OF DETROIT
20180 Mack Ave. 48236
313/886-4530
(Branch of Detroit)
Hd: Brian V. Howe, VP&TO

Hancock

SUPERIOR NATIONAL BANK & TRUST CO.
235 Quincy St. 49930
906/482-0404 Tr$25 Mil
Hd: Stephen J. Albers, TO

Harbor Springs

HARBOR SPRINGS STATE BANK
P.O. Box 38 49740
616/526-2114
(Services Provided by Manufacturers National Bank of Detroit, Detroit, MI)

Hartford

VAN BUREN STATE BANK
P.O. Box 335 49057
616/621-2405
(Services provided by the First National Bank & Trust Co. of Michigan, Kalamazoo)

Hastings

HASTINGS CITY BANK
150 W. Court St. 49058
616/945-2401 Tr$5 Mil
Hd,PersTr: John Barnett, VP&TO
TrOpers,Nb,TrInv: David K. Ellis, AsstVP&TO

Holland

FIRST NATIONAL BANK & TRUST CO. OF HOLLAND
One W. 8th St. 49423
616/392-3125
(Services provided by the First National Bank & Trust Co. of Michigan, Kalamazoo)
Hd: Henry S. Maentz, VP&TO

Iron Mountain

COMMERCIAL NATIONAL BANK AND TRUST CO.
P.O. Box 550 49801
906/744-4141
Hd,PersTr,CorpTr,Nb: Louis G. Smith, TO
TrOpers: Shirley A. Larson, AsstTO

Ironwood

GOGEBIC NATIONAL BANK
200 S. Suffolk St. 49938
906/932-1550
(Services provided by The First National Bank & Trust Co. of Michigan, Kalamazoo)

Ishpeming

MINERS FIRST NATIONAL BANK & TRUST CO.
101 N. Main St. 49849
906/486-4407 Tr$3 Mil
Hd: Carol A. Brown, AsstTO

THE PENINSULA BANK
P.O. Box 448 49849
906/485-6333 Tr$1 Mil
Hd: James E. Lawson, VP&TO

Ithaca

COMMERCIAL NATIONAL BANK
101 N. Pine River 48847
517/875-4144 Tr$2.2 Mil
Hd: Robert L. Brown, TO
W.D. Collison, TO

Jackson

CITY BANK & TRUST CO., NatAssn
1 Jackson Sq. 49201
517/788-2771 Tr$171 Mil
Hd,Nb: E. Bennett Wandel
PersTr: Robert Carlson
CorpTr,EmplBen: David TerMeer
TrInv,ComTrF: Howard Snell
TrOpers: Janet Clevenger

NATIONAL BANK OF JACKSON
245 W. Michigan Ave. 49201
517/788-5153 Tr$130 Mil
Hd: Daniel H. Calkins, SrVP
PersTr: T.A. Cusick, VP&TO
CorpTr,ComTrF,EmplBen: K.A. Walz, TO
TrInv: Keith F. Ambs, VP&TrInvO
Nb: Gerald F. Petersen, TO
TrOpers: Katherine Thompson, TO

Kalamazoo

AMERICAN NATIONAL BANK & TRUST CO.
151 E. Michigan Ave. 49007
616/383-6940 Tr$362 Mil
Hd: Floyd L. Parks, SrVP&TO
PersTr,Nb: Ronald L. Kilgore, VP&TO
Prob: Walter Reed, VP&ProbO
CorpTr,TrOpers: Robert W. Cunningham, TOpO
TrInv,ComTrF: David C. Blough, VP&TrInvO
EmplBen: Joseph Spoerl, AsstVP&TO

FIRST NATIONAL BANK & TRUST CO.
108 E. Michigan Ave. 49006
616/383-9154 Tr$700 Mil
(Trust Service offices in Battle Creek, Calumet, Cheboygan, Grand Rapids, Hartford, Holland, Coldwater-Quincy, Escanaba, Ironwood, Menominee, Sault Ste. Marie & Stambaugh)
Hd: John B. Rapp, SrVP
PersTr: Fritz Kirkpatrick, VP
TrInv,ComTrF: Sam Stone, VP
EmplBen: William Shauman, VP
TrOpers: Tom Schreuder, AsstVP
Nb: Bernard L. Riker, AsstVP

INDUSTRIAL STATE BANK & TRUST CO.
151 S. Rose St. 49007
616/383-6573
Hd,TrInv: John C. Wattles, SrVP&TO
PersTr,CorpTr: William L. Rockhold, VP&TO
Nb: Fredrick K. Doyle, AsstVP
ProbAdmin: Wayne G. Ramsey, TO
EmplBen: Bryan Walling, AsstTO
Nb: David Oakland, AsstVP
TrOpers: Stephen Popplewell, AsstTO

MICHIGAN NATIONAL BANK
107 W. Michigan 49005
616/382-6840
(Branch of Grand Rapids)
Hd: Richard D. Bailey II, AsstVP

Kalkaska

EMPIRE NATIONAL BANK
P.O. Box 51 49646
(Branch of Traverse City)
Hd: L. Richard Schneider, GrVP

★Lansing

AMERICAN BANK & TRUST CO.
101 S. Washington Square 48933
517/374-5291 Tr$150 Mil
Hd: Joseph A. Caruso, VP&SrTO
PersTr: William R. Sanford, VP
EmplBen: Jacob E. Cook, VP
Nb: Kenneth P. Lamphere, AsstVP
Prob: David R. Dean, VP

BANK OF LANSING
P.O. Box 1170 48904
517/372-9230
Hd,TrInv,Nb: David J. Zimmer, VP&TO
PersTr: Jeffrey L. Johnson, AsstVP&TO
EmplBen: Howard J. Anderson, TO
TrOpers: Patricia A. Lebsack, TO

MICHIGAN NATIONAL BANK
124 W. Allegan 48904
517/377-3446
(Branch of Grand Rapids)
Hd: Daniel Cogan, VP
PersTr: Ronald L. Jacobs, TO
EmplBen: Ralph Faulhaber, AsstVP
Nb: John W. Findley, AsstVP

NATIONAL BANK OF DETROIT
(Operating in office of NBD Commerce Bank)
300 South Capital Ave. 48933
517/371-4691
Thomas L. Swets, TO

95.7% of the subscribers of
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in the accounting business
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THE FIRST NATIONAL BANK
220 W. Nepessing St. 48446
313/664-2946 Tr$4 Mil
Hd: Richard Deneau, Pres&TO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers,Nb:
Laura Coulter, AsstTO
Rick Ballor, TO

LAPEER COUNTY BANK & TRUST CO.
P.O. Box 250 48446
313/664-2977 Tr$10 Mil
Hd: Kenneth Ewing, VP&TO
Priscilla Beyer, AsstTO

Leland

EMPIRE NATIONAL BANK
109 N. Main St. 49654
(Branch of Traverse City)
Hd: L. Richard Schneider, GpVP
Admin: George G. Strietmann, AcctAdm

Livonia

DETROIT BANK & TRUST
(Operating in Office of Detroit Bank-Livonia)
33400 W. Six Mile Road 48152
313/525-5550
Hd: Daniel J. Kennedy
Nb: Irving Herman, AsstVP

Ludington

LUDINGTON BANK & TRUST CO.
One Financial Plaza 49431
616/845-5144 Tr$19 Mil
Hd: Ben Myler, TO
TrOpers: Frances Findling, TOpO

Manistee

MANISTEE BANK & TRUST CO.
375 River St. 49660
616/723-6565 Tr$23 Mil
Hd: Nathan B. Williams, SrVP&SrTO
TrOpers: L. Sanborg, TO
S. Polarski, TO

Marcellus

G.W. JONES EXCHANGE BANK
P.O. Box 246 49067
616/646-2151
Hd: Carroll B. Jones, VP

Marine City

MARINE BANK & TRUST
P.O. Box 188 48039
313/765-4021 Tr/u$1 Mil
Hd: Edwin J. Steinmetz, Pres&TO

Marquette

THE FIRST NATIONAL BANK & TRUST CO.
101 W. Washington St. 49855
906/228-7900 Tr$90 Mil
Hd: Harold N. Herlich, Jr., VP&TO

UNION NATIONAL BANK & TRUST CO.
Front at Washington Sts. 49855
906/228-9500 Tr$20 Mil
Hd: Danny M. Dawidowski, TO
Sadie M. Hakkinen, TO&2ndVP

Menominee

THE COMMERCIAL BANK OF MENOMINEE
949 First St. 49858
906/863-2603
(Services provided by The First National Bank & Trust Co. of Michigan, Kalamazoo)

FIRST NATIONAL BANK & TRUST OF MENOMINEE
962 First St. 49858
906/863-5515 Tr$12 Mil
Hd: Barbara J. Wood, TO

Midland

CHEMICAL BANK & TRUST CO.
P.O. Box 231 48640
517/631-9200 Tr$149 Mil
Hd,PersTr,Nb: Eugene B. Skeebo, SrVP&SrTO
CorpTr,ComTrF,PersTr: John Ujevich, VP&TO
TrInv,EmplBen: William C. Lauderback, VP&TO

FIRST MIDLAND BANK & TRUST CO.
201 MacDonald St. 48640
517/631-9000 Tr$100 Mil
Hd,Nb: John M. Walsh, VP&SrTO
CorpTr: D. Reinke, TrAdm
TrInv,EmplBen,ComTrF: Dan N. Brown, VP&TO
TrOpers: Hans J. Schmidt, TO
PersTr: K. Campbell, TrAdm

Monroe

THE FIRST NATIONAL BANK OF MONROE
28 E. Front St. 48161
313/241-6262 Tr$15 Mil
Hd: V.N. Pagani, VP&TO
TrOpers: Mike McCormick, AsstTO

MONROE BANK & TRUST
P.O. Box 740 48161
313/241-3431 Tr$75 Mil
Hd: John F. Weaver, ExecVP&SrTO
William M. Aldrich, TO
Ronald V. Green, TO
Thomas J. Bruck, AsstTO

Mount Pleasant

ISABELLA BANK & TRUST
P.O. Drawer 100 48858
517/772-9471 Tr$4.7
Hd: Harold O. Wallace, SrVP&TO
Paul C. Siers, AsstTO

Muskegon

HACKLEY BANK & TRUST, NatAssn
161 Muskegon Mall 49443
616/739-0123 Tr$100 Mil
Hd: Thomas E. Munroe, VP&SrTO
PersProb: Norma York-Bremer, AsstVP&TO
William R. Sininger, TrAdm
TrInv: John D. McDougle, VP&IO
TrOpers: Frank VerHoven
EmplBen: Raymond G. Hanslits, AsstVP&TO

LUMBERMAN'S BANK
One Lumberman's Square 49443
616/726-4426 Tr$80 Mil
Hd,Nb: Thomas R. VanTol, VP
Prob&PersTr: James J. Obermiller, VP&TO
CorpTr: Marilyn Ballantyne, TO
EmplBen,TrOpers,ComTrF: James G. McCall, VP&TO

MUSKEGON BANK & TRUST CO.
335 Muskegon Mall 49443
616/722-7683
(Member First American Bank Corp.)
Hd,Nb: John W. Nicholson, VP&TO
PersTr: Adeline R. Thompson, TO
Louisa M. Vargo, TO
CorpTr,EmplBen: Richard J. Zinger, VP&TO
TrOpers: Robert H. Crouch, TOpO

Negaunee

FIRST NATIONAL BANK
P.O. Box 668 49866
906/475-4151 Tr$2.5 Mil
K. Denise Albrecht, TO

86.9% of the subscribers of
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are involved in personal trusts.

MICHIGAN (Cont'd)

Niles

PACESETTER BANK & TRUST-SOUTHWEST
210 E. Main St. 49120
616/683-4000 Tr$100 Mil
(Branch in Benton Harbor)
Hd: David A. Hall, SrVP&SrTO
PersTr: Warren G. Ransom, VP&TO
CorpTr: Kevin M. Powers, AsstTO
TrInv: George E. Wehrle, VP&TrInvO
ComTrF: James H. Larko, VP&TrInvO
EmplBen: Douglas L. Stickney, AsstVP
TrOpers: David M. Sands, AsstVP
Nb: Michael A. Ayers, TNBO

Northport

EMPIRE NATIONAL BANK
122 E. Nagonaba 49670
(Branch of Traverse City)
Hd: L. Richard Schneider, GpVP

Owosso

PACESETTER BANK & TRUST
123 Washington 48867
517/723-8811 Tr$28 Mil
(Trust Service Office in Brighton State Bank)
Hd: Daniel K. Pierce, VP&TO
PersTr: James P. Weller, TO
TrOpers: Brenda Haybarker, TO

Petoskey

FIRST NATIONAL BANK & TRUST CO.
Mitchell & Howard Sts. 49770
616/347-7711 Tr$26 Mil
Hd,PersTr,CorpTr,Nb: Frederick A. Meier, VP&TO
TrOpers: Lou Ann Mulvaney, AsstTO

STATE BANK & TRUST CO.
P.O. Box 567 49770
616/347-5050 Tr$17 Mil
Hd: Robert C. Prevette, AsstVP&TO

Pigeon

THUMB NATIONAL BANK & TRUST CO.
P.O. Box 430 48755
517/453-3113 Tr$8.5 Mil
(Branch in Cass City)
Hd: John B. Schaefer, TO
TrOpers: Sandra Heck, TO

Port Huron

MICHIGAN NATIONAL BANK
800 Military St. 48060
313/987-1827
(Branch of Grand Rapids)
Hd: David VanCamp, AsstVP
PersTr: Douglas Nelson

Quincy

FIRST NATIONAL BANK OF SOUTH CENTRAL MICHIGAN
P.O. Box 8 49082
517/639-3745
Hd: Frank Parkinson, ExecVP&TO

Riverview

PEOPLES BANK & TRUST CO.
17825 Fort St. 48192
313/282-6841
(Branch of Trenton)
Hd: Vince McShane, VP

Rockwood

PEOPLES BANK & TRUST CO.
22475 Huron River Dr. 48173
313/379-9606
(Branch of Trenton)
Hd: Kevin Theisen, Mgr

Roscommon

DETROIT BANK & TRUST
(Operating in Office of The Roscommon State Bank)
P.O. Box 38 48653
517/275-5158
Hd: B.E. Jenner, Pres
PersTr: William M. Fury, VP
Nb: Thomas J. Webb, PersTO

Royal Oak

WAYNE OAKLAND BANK
P.O. Box 1158 48072
313/288-6040 Tr$150 Mil
Hd,PersTr,Nb: John S. Slavens, VP&TO
CorpTr: Nellie B. Morgan, AsstTO
TrInv,ComTrF: Joseph R. Bardoni, AsstVP
EmplBen: Charles T. Lemke, AsstTO
Nb: Ann Alford
TrOpers: Patricia Potter

Saginaw

MICHIGAN NATIONAL BANK
501 Lapeer St. 48607
517/776-6290
(Branch of Grand Rapids)
Hd: Barry D. Babbitt, VP
PersTr: Sherry Desrosiers, TO
EmplBen: Jerry Williams, AsstVP

NATIONAL BANK OF DETROIT
(Operating in office of First State Bank of Saginaw)
1156 North Niagara Ave. 48605
517/771-2400
Richard J. Stringer, TO

SECOND NATIONAL BANK OF SAGINAW
101 N. Washington Ave. 48607
517/792-7440 Tr$195 Mil
Hds: Thomas Deibel, VP&SrTO
Kim Gardey, VP&SrTO
Nb: Robert Whiting, TO
TrInv: Edward Majask, VP
TrOpers: Jere Bendes, Mgr
LegalDiv: William Berton, AsstTO
Tax: Elmer Hecht
PersTr: Donald List, TO
ComTrF: David Kessel
EmplBen: James Neumeyer

St. Clair

COMMERCIAL & SAVINGS BANK OF ST. CLAIR COUNTY
P.O. Box 28 48079
313/329-2246 Tr$50 Mil
Hd,ComTrF,Nb: Charles W. Staiger, VP&TO
PersTr,TrOpers: Margaret Pavey, 2ndVp&TrAdm
PersTr: Mary Richert, TrTxO
Evelyn Gillies
TrInv: Franklin H. Moore, TrInvAdv
EmplBen: Florence Stegherr

St. Johns

CLINTON NATIONAL BANK & TRUST CO.
200 N. Clinton Ave. 48879
517/224-2351 Tr$37.4 Mil
Hd: Rollin A. Huard, Jr., VP&TO

66.7% of the subscribers of
TRUSTS & ESTATES
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Sault Ste. Marie

THE FIRST NATIONAL BANK OF SAULT STE. MARIE
320 Ashmun St. 49783
906/635-5201
(Services provided by The First National Bank & Trust Co. of Michigan, Kalamazoo)

Scottville

STATE SAVINGS BANK
P.O. Box 278 49454
616/757-8751
Hd: Nancy A. Sorensen, TO

South Haven

CITIZENS TRUST & SAVINGS BANK
P.O. Box 449 49090
616/637-2141 Tr$23 Mil
Hd: John M. Thomas, VP&TO
Gilbert C. Jillson, VP
TrOpers: Leslie K. Yeager

South Lyon

STATE SAVINGS BANK
200 West Lake St. 48178
313/437-8151
(Services Provided by Ann Arbor Bank & Trust Co.)

South Rockwood

PEOPLES BANK & TRUST CO.
12754 Dixie Hwy. 48179
(Branch of Trenton)
Hd: Kevin Theisen, Mgr

Southfield

DETROIT BANK & TRUST
(Operating in Office of Detroit Bank-Southfield)
27777 Franklin Road 48034
313/355-1424
Hd: Scott F. Winn, Pres
Nb: John Slocum, AsstVP

MICHIGAN NATIONAL BANK OF DETROIT
24725 Southfield 48037
313/552-8020
(Branch of Troy)
Peter W. Ronan, VP

Southgate

SECURITY BANK & TRUST CO.
P.O. Box 1099 48195
313/281-5420 Tr$95 Mil
Hd,Nb: William C. Hamming, VP&TO
PersTr: David W. LeBar, AsstVP&TO
CorpTr,EmplBen: Claude Wininger, TO
TrInv: Ronald Mitchell, TrInvO
TrOpers: Colleen McDonald, AsstTO

Stambaugh

THE COMMERCIAL BANK OF STAMBAUGH
402 Washington St. 49964
906/264-5191
(Services Provided by The First National Bank & Trust Co. of Michigan, Kalamazoo)

Sterling Heights

DETROIT BANK & TRUST
(Operating in office of Detroit Bank-Sterling,NatAssn)
36910 Van Dyke 48077
313/264-7530
Hd: Anthony J. Pecoraro, Pres
PersTr: David D. Keller, AsstVP
Nb: Allan P. Cary, AsstVP

Sturgis

THE CITIZENS STATE BANK
100 E. Chicago Rd. 49091
616/651-4711 Tr$25 Mil
Hd: E.C. Leer, VP&TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box C 49091
616/651-8551 Tr$11.5 Mil
Hd: William C. Boersma, VP&TO

Tecumseh

UNITED SAVINGS BANK OF TECUMSEH
P.O. Box 248 49286
517/423-8373 Tr$12 Mil
Hd: James L. Anderson, VP&TO
Lois A. Logan, TrAdmAsst

Three Rivers

FIRST NATIONAL BANK
88 N. Main St. 49093
616/273-1715 Tr$8.5 Mil
Hd: G. Thomas France, AsstVP&TO

Traverse City

EMPIRE NATIONAL BANK
1227 E. Front 49684
616/947-2111 Tr$38 Mil
(Branches in Empire, Kalkaska, Leland & Northport)
Hd: L. Richard Schneider, GpVP
TrOpers: Roger L. Smith, AsstVP
Inv,Admin: George G. Strietmann, AcctAdm
Prob: Jacque L. Kovarik, ProbAdm

MICHIGAN NATIONAL BANK
10850 Traverse Hwy. 49684
616/941-0111
(Branch of Grand Rapids)
Hd: Scot J. MacDonald, AsstVP

NATIONAL BANK & TRUST CO.
P.O. Box 549 49684
616/947-1000 Tr$18 Mil
Hd,PersTr,Nb: Rodney A. Kurtz, VP&TO
TrInv: Charles B. Cary, VP&TO
EmplBen: Robert A. Kincade, TO

PACESETTER BANK & TRUST-GRAND TRAVERSE
102 W. Front St. 49684
616/947-1100 Tr$125 Mil
Hd: O. Fredrich Pertner, SrVP&TO

Trenton

PEOPLES BANK & TRUST CO.
2674 West Jefferson Ave. 48183
313/671-2624 Tr$46 Mil
(Branches in Brownstown Township, E. Rockwood, Flat Rock, Gibraltar, Grosse Ile, Riverview, Rockwood, S. Rockwood, Waltz & Woodhaven)
Hd,TrInv,Nb: Les R. Pinks, SrVP&TO
CorpTr,EmplBen: Thomas D. Gould, TO
PersTr,ComTrF: Margaret A. Lance, TO

TRENTON BANK AND TRUST COMPANY
2675 West Jefferson Ave. 48183
313/676-0300 Tr/u$2 Mil
Hd: Richard Kohl, VP&TO
C.L. Marcoux, Pres,CEO&TO
Norman J. Gawlik, ExecVP,CAO&TO

Troy

DETROIT BANK & TRUST
(Operating in Office of Detroit Bank-Troy)
4999 Crooks Road 48077
313/641-7111
Hd: Lawrence P. Tierney, Pres
Nb: Douglas H. Mueller, AsstVP

MICHIGAN NATIONAL BANK OF DETROIT
1000 West Maple 48099
313/362-2210
(Branches in Detroit and Southfield)
Hd: Robert C. Scott, SrVP
PersTr: M. Richard Olson, GpVP
CorpTr: Peter E. McLellan, VP
TrInv: Charles Coristine, VP
ComTrF: Susan J. Malzahn, TO
EmplBen: Vincent L. Gieske, GpVP
TrOpers: Andrea L. Wulf, VP
Nb: Peter W. Ronan, VP

Waltz

PEOPLES BANK & TRUST CO.
28106 Waltz Rd. 48164
(Branch of Trenton)
Hd: Peggy Kelley, Mgr

Warren

DETROIT BANK & TRUST
(Operating in Office of Detroit Bank-Warren, NatAssn)
30500 Van Dyke 48093
313/751-4000
Hd: Robert F. Chalifoux, Pres
PersTr: David D. Keller, AsstVP
Nb: Allan P. Cary, AsstVP

Wayne

WAYNE BANK
35215 Park at Biddle, P.O. Box 804 48184
313/721-4151
(Services Provided by Ann Arbor Bank & Trust)

Woodhaven

PEOPLES BANK & TRUST CO.
19555 West Rd. 48183
313/671-2508
(Branch of Trenton)
Hd: Sherman E. Amolsch, AsstVP

Ypsilanti

DETROIT BANK & TRUST
(Operating in Office of Ypsilanti Savings Bank, Ypsilanti)
301 West Michigan 48197
313/483-3542
Hd: Clarence J. Utley, Pres
Nb: David C. Muzzall, AsstVP
PersTr: David C. Wind, AsstVP

Zeeland

FIRST MICHIGAN BANK & TRUST CO.
P.O. Box 170 49464
616/772-3100 Tr$72 Mil
Hd,PersTr,EmplBen: Henry B. Visscher, VP&TO
CorpTr,TrOpers: Joe Dalman, AsstVP&TO
TrInv,ComTrF: James D. Dodge, TrInvO
Nb: Monte Fineout, VPBusDev

MINNESOTA

Austin

FIRST NATIONAL BANK
P.O. Box 537 55912
507/433-0202 Tr$3 Mil
Hd,PerTr,Nb: J.D. Hausman, VP&TO
TrOpers: Shirley M. Terry, AsstTO

MINNESOTA TRUST CO.
107 W. Oakland Ave. 55912
507/437-3231 Tr$4.5 Mil
Hd,PersTr,CorpTr,Nb: P.D. Plunkett, VP
TrInv,ComTrF: G. Wright
EmplBen: A. Hurmence
TrInv,TrOpers: D. M. Plunkett

Crookston

CROOKSTON NATIONAL BANK
P.O. Box 619 56716
218/281-1976
Hd: Robert R. Sobohik, ExecVP&TO

Duluth

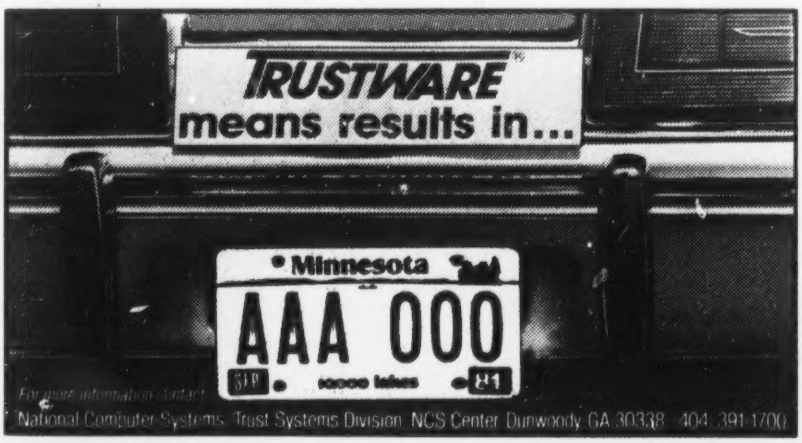
FIRST NATIONAL BANK
230 W. Superior St. 55801
218/723-2765 Tr$237 Mil
Hd: Robert M. Fischer, SrVP
PersTr: Bruce P. Wagner, VP
CorpTr: Larry H. Duncan, AsstVP
TrInv: Donald A. Carlson, VP
EmplBen: Sherry Koyiol, TO
TrOpers: Reginald Kent, OpersO
Nb: Dennis N. Whitmer, TO

FIRST BANK,NatAssn-DULUTH
306 W. Superior St. 55801
218/723-2891 Tr$325 Mil
Hd: J.E. Anderson, VP
Prob: D.W. Nygaard, VP
TrInv: T.W. Brechlin, VP
CorpTr: W. Spang
EmplBen: T.F. Beaupre, AsstVP
TrOpers: B.J. Edstrom, TOpO
Nb: H.E. Jackson, TO

NORTHWESTERN BANK OF COMMERCE
131 W. Superior St. 55802
218/722-4784 Tr$28 Mil
Hd: Robert R. Skinner, VP&TO
TrOpers: Terry R. Jacobson, AsstTO

Fairmont

THE MARTIN COUNTY NATIONAL BANK OF FAIRMONT
P.O. Box 848 56031



For more information contact
National Computer Systems, Trust Systems Division, NCS Center, Dunwoody, GA 30338 404/391-1700

MINNESOTA (Cont'd)

Hastings

FIRST NATIONAL BANK
119 W. 2nd St. 55033
612/437-3106 Tr$1.3 Mil
Hd: L.N. Conzemius, SrVP&TO

Hoyt Lakes

FIRST NORTHWESTERN NATIONAL BANK
P.O. Box 475 55750
218/225-2107 Tr$10 Mil
Hd: Arlen G. Swanson, TO

Hutchinson

CITIZENS BANK & TRUST CO.
102 Main St. S. 55350
612/587-2233 Tr$6 Mil
Hd: D.H. Jensen, SrVP&TO&Csh
Irvin Burich, Pres&TO
T.F. O'Connell, SrVP&AsstTO

Marshall

WESTERN BANK & TRUST CO. OF MARSHALL
P.O. Box 131 56258
507/537-0266 Tr$45 Mil
Hd,Nb,EmplBen: Mark Stenson, VP&TO
Inv: Barbara Atha, TO
Prob,RE: Dave Miller, TO
Opers: Julie Coudron

Minneapolis

FIDELITY BANK & TRUST CO.
P.O. Box 1227 55440
612/789-2471
Hd,PersTr,CorpTr,EmplBen,Nb:
John R. Fox, VP&SrTO
TrInv,ComTrF: Frank Kerner, VP&TO
TrOpers: Carol Korblick, AsstSec&AsstTO
Acctg&Taxes: Clark Johnson, TrAcctgO

THE FIRST NATIONAL BANK OF MINNEAPOLIS
First Bank Place 55480
612/370-4430 Tr$3.7 Bil
Hd: Donald R. Koessel, ExecVP&ChmTrComm
PersTrServ: John T. Phillips, SrVP
CorpTr: John W. Scanlan, VP
EmplBen: Welles B. Eastman, VP
TrOpers: Thomas G. Sletta, VP
Nb: Thomas M. Libera, VP
CorpSvcs: Charles F. Glaman, SrVP
Est: James P. Hesketh, VP
PersTrInvMgmt: John T. Weingart, VP

THE MARQUETTE NATIONAL BANK
777 Marquette Ave. 55480
612/370-2182 Tr$360 Mil
Hd: E. Thomas Welch, SrVP
PersTr,EmplBen: Edward Kohler, [illegible]P&TO
CorpTr: Karen Omteudt, VP&TO
TrInv,ComTrF: Charles Silverson
TrOpers: Jim Petrich, AsstVP
Nb: Joan Carr

MIDLAND NATIONAL BANK
401 Second Ave. S. 55480
612/372-7070 Tr$275 Mil
Hd: J.R. Montgomery
PersTr: W.J. Wallman
L.H. Hansen
S. Truchinski
TrInv: K.J. Thorson
ComTrF: E.F. Kerner
EmplBen: C.E. Berg
TrOpers: M.G. Messerschmidt

NATIONAL CITY BANK OF MINNEAPOLIS
75 South 5th St. 55480
612/340-3000 Tr$270 Mil
Hd: Jean J. Chaput, SrVP&TO
PersTr: J. J. Fanning, TO
CorpTr: William C. Jones
Connie Weinman
TrInv: Thomas S. Hull, TrInvO
EmplBen: Paul J. Brewer, TO
TrOpers: Dewayne A. Hoium, TO

NORTHWESTERN NATIONAL BANK
7th & Marquette Ave. 55479
612/372-8123 Tr$2.525 Bil
(Branch in New York)
Hd: P.A. Heegaard, SrVP
M.G. Pfunder, SrVP
Henry Doerr, SrVP
PersTr: C.R. Bailey, Jr., SrVP
CorpTr: D.H. Willard, VP
TrInv: R.N. Mersky, SrVP
ComTrF: E.W. Libby, VP
EmplBen: T.H. Andrews, SrVP
TrOpers: R.J. Schneebeli, SrVP
Plan: J.E. Murphy, SrVP
Nb: R.W. Colbert, VP
Prob: W.F. Weck, VP
Legal: M. Perlman, VP

Moorhead

AMERICAN BANK & TRUST
730 Center Ave. 56560
218/236-4108 Tr$13 Mil
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John R. Borland, VP&TO
EmplBen,TrOpers,TrAdmin:
Margaret Metcalf, TrAdm

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507/354-8215 Tr$50 Mil
Hd: Robert Merillat, VP&TO
TrOpers: Randall Hall

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RICHFIELD BANK & TRUST CO.
6625 Lyndale Ave. S. 55423
612/861-7355 Tr$101 Mil
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TrOpers: J. Larry Simpson, MgrOpers
PersTr: Galen Schmick, TO
TrInv: Robert J. Mullen, IO
EmplBen: Jill Edelstein
Nb: Dale Luthy

Rochester

FIRST NATIONAL BANK OF ROCHESTER
P.O. Box 661 55901
507/282-9401 Tr$54 Mil
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PersTr: F.S. Ruhl, VP&TO
PersTr&Est: V.T. Anderson, VP&TO
TrInv: Adelaide P. Reese, TrInvO
PersTr: Paul E. Broadbent, AsstVP&TO
TrOpers,ComTrF: Joseph E. Borland, TO
MARQUETTE BANK & TRUST CO. OF ROCHESTER
206 S. Broadway 55901
507/285-2690 Tr$20 Mil
Hd,TrInv,EmplBen,Nb: H.M. Stellner, Jr., SrVP&TO
Est,Gdnshp,PersTr,Taxes: E.J. Hand, VP&TO
Mrs. C.A. Bedney, TO
CorpTr,TrOpers: Mrs. R.C. Globe
ROCHESTER BANK AND TRUST COMPANY OF ROCHESTER
P.O. Box 6478 55901
507/288-0224
Hd: Barbara A. Ferguson

St. Cloud

FIRST AMERICAN NATIONAL BANK OF ST. CLOUD
11th & St. Germain St. 56301
612/251-3300
612/255-7174 Tr$48 Mil
Hd,CorpTr,TrInv,ComTrF,Nb: Douglas A. Holzkamp, VP&TO
PersTr,EmplBen: Duane E. Cramer, AsstVP&TO
Prob,Gdnshp: Vernon R. Chase, TO
TrOpers: Naomi Erdmann, TrOpersSupv
TrInv: Michael K. Karl
ST. CLOUD NATIONAL BANK & TRUST CO.
224 E. St. Germain St. 56301
612/251-4400 Tr$35 Mil
Hd: Edward C. Wiesner
ComTrF,TrOpers: John Busch
Nb: Norman Seehusen
ZAPP NATIONAL BANK OF ST. CLOUD
717 St. Germain St. 56301
612/251-7110 Tr$18 Mil
Hd: Stanley L. Gaffin, VP&TO
EmplBen: Arlene Pederson
TrOpers: Mark Christianson

★St. Paul

AMERICAN NATIONAL BANK & TRUST CO.
5th & Minnesota St. 55101
612/298-6035 Tr$200 Mil
Hd: C. Richard McCabe, VP&SrTO
PersTr: Walter Opal, AsstVP&TO
CorpTr: Sandra K. Johnson, AsstTO
TrInv,ComTrF: William F. Lind, VP&TrInvO
EmplBen: John C. Palmer, AsstVP&TO
TrOpers: Donald A. Ensrud, AsstTO
Nb: James W. Koch, TrMktgO
FIRST TRUST SAINT PAUL
1st National Bank Bldg. 55101
612/291-5100 Tr/o$4 Bil
Hd: J. Thomas Simonet, Pres & CEO
PersTr: John L. Jerry, ExecVP
CorpTr,ComTrF,TrOpers: Donald L. Doyon, ExecVP
TrInv,EmplBen: Richard P. Halverson, ExecVP
Nb,Mktg: Jon A. Theobald, ExecVP
Harry L. Holtz, Chm.
MIDWAY NATIONAL BANK
1587 University Ave. 55104
612/646-2661
Hd: James A. Polzak, VP&TO
PersTr: Marlene Middleton, AsstTO
CorpTr: Michael Pearlman, Adm
NORTHWESTERN NATIONAL BANK
55 E. 5th St. 55101
612/291-2119 Tr$260 Mil
Hd: Patrick J. Donovan, VP
PersTr: James G. Lethert, VP
CorpTr: Raymond Johns, VP
ComTrF,TrInv: John G. Adams, VP
EmplBen: John A. Maschoff, VP
TrOpers: Paul Mertensotto, AsstVP
Nb: Drake J. Lightner, AsstVP

Stillwater

THE FIRST NATIONAL BANK
213 E. Chestnut St. 55082
612/439-4411
Hd,TrInv: William D. Klapp, ChmBd
PersTr,CorpTr,EmplBen,TrOpers: John L. Jewell, TO

Wayzata

WAYZATA BANK & TRUST CO.
417 E. Lake St. 55391
612/473-8855 Tr$35 Mil
Hd: David Boies, VP&TO
EmplBen: Raymond Gardner

Winona

MERCHANTS NATIONAL BANK
P.O. Box 248 55987
507/454-5160 Tr$[illegible] Mil
Hd,PersTr,CorpTr,Nb: Robert S. Weeks, VP&TO
TrInv,ComTrF: Rome Ritter, AsstVP
EmplBen,TrOpers: Ann Peterson, TO
WINONA NATIONAL & SAVINGS BANK
P.O. Box 499 55987
507/454-4320 Tr$34 Mil
Hd: Kenneth Seebold, SrTO
Ruth M. Flanigan, TO
Leigh B. Bell, AsstTO

MISSISSIPPI

Batesville

BATESVILLE SECURITY BANK
P.O. Box 690 38606
601/563-9311 Tr$8 Mil
Hd: John Meacham, Jr., Pres
PersTr: Kerry Reeder
CorpTr,TrInv,EmplBen,TrOpers,Nb: John Meacham, Jr.

Bay Springs

BAY SPRINGS BANK
P.O. Drawer 468 39422
601/764-2115
Hd: Thyra M. Sims, VP

Belzoni

GUARANTY BANK & TRUST CO.
P.O. Box 657 39038
601/247-1454 Tr$2 Mil
Hd: Hugh R. Varnado, Jr., TO
EmplBen: Paul Townsend, Jr., Pres
EmplBen,TrOpers,Nb: Katharine McCauley, AsstTO

Biloxi

THE PEOPLES BANK
P.O. Drawer 529 39533
601/435-5514 Tr$3 Mil
Hd: Glenn L. Swetman, Pres
Mrs. Florence H. Bellais, TO

Brandon

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601/825-3111
Hd: Edwin Sallis, Pres

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P.O. Box 293 39046
601/859-7410 Tr$3.2 Mil
Hd: Flora J. Rimmer, ExecVP&TO
TrOpers: Zella D. Buntyn, AsstVP&TO

Carthage

THE CARTHAGE BANK
P.O. Drawer 437 39051
601/267-7311
Hd: H. Frank Rhea, VP,Csh&TO

Clarksdale

COAHOMA BANK
P.O. Box 100 38614
601/627-7842
(Branch of Grenada Bank, Grenada)
Hd: Robert Henderson, VP&TO

UNITED SOUTHERN BANK
211 E. Second St.
P.O. Box 1059 38614
601/627-3281 Tr$25 Mil
PersTr,CorpTr,TrOpers: Annette D. Brand, VP&TO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,Nb:
James L. Townsend, Jr., VP&TO

Columbia

CITIZENS BANK
814 Main St. 39429
601/736-2601 Tr$2.5 Mil
Hd: Sally C. Colbert, TO
EmplBen: Pat Broome, AsstTO

Columbus

FIRST-COLUMBUS NATIONAL BANK
P.O. Box 231 39701
601/328-7932 Tr$7.5 Mil
Hd: D. Richard George, VP&SrTO

MERCHANTS & FARMERS BANK
P.O. Box 431 39701
601/328-1015
Hd: David D. Patty, SrVP&TO

NATIONAL BANK OF COMMERCE OF MISSISSIPPI
P.O. Box 631 39701
601/327-3700 Tr$15 Mil
Hd,PersTr: Rex D. Poole, SrVP&TO
EmplBen,Admin,Mktg: Lee F. Kenney, AsstTO

Corinth

SECURITY BANK
P.O. Box 1439 38834
601/287-3121 Tr$5 Mil
Hd: Jon H. Hill, VP&TO

Crystal Springs

THE MISSISSIPPI BANK
P.O. Box 610 39059
601/892-1861
(Branch of Jackson)
Hd: Mrs. Nan McCluney, SrVP&TO

Greenville

COMMERCIAL NATIONAL BANK
P.O. Box 777 38701
601/378-2666 Tr$12 Mil
(Branch of First National Bank, Jackson)
Hd,TrInv: Conwell S. Sykes, Chm&TO
PersTr,CorpTr,EmplBen,Nb: John E. Ashcraft, Jr., TO

DEPOSIT GUARANTY NATIONAL BANK, GREENVILLE BRANCH
P.O. Box 818 38701
601/378-2266
(Branch of Jackson)
Hd: Burton B. Hosch, Jr., VP&TO
Frank Davis, AsstTO

FIRST NATIONAL BANK OF GREENVILLE
P.O. Box 959 38701
601/378-3907 Tr$17 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen:
Paul R. Horne, Jr., VP&TO
PersTr,CorpTr,EmplBen: William F. Gillis, TO

Greenwood

BANK OF COMMERCE
310 Howard St. 38930
601/453-4121

THE BANK OF GREENWOOD
P.O. Box 945 38930
601/455-1531
(Branch of First National Bank, Jackson)
Hd: Cecil R. Burnham, Pres
Ralph Petty, SrVP&TO
TrOpers: Mrs. Josephine P. Ragland, TO
Mrs. Rita A. Daves, AsstTO

DEPOSIT GUARANTY NATIONAL BANK, GREENWOOD BRANCH
P.O. Box 548 38930
601/453-5371
(Branch of Jackson)
Hd: B.F. Jarman, Pres

FIRST GREENWOOD BANK
P.O. Box 1537 38930
601/453-2122
Hd: Doyle Moorhead, TO

Grenada

GRENADA BANK
P.O. Box 947 38901
601/266-3141 Tr$18.1 Mil
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Hd,: D.B. Moorhead, SrVP&TO

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GULF NATIONAL BANK
P.O. Drawer 1330 39501
601/864-2252 Tr$4 Mil
Hd: C.C. Sneed, TO
Cathy Wood, AsstTO

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P.O. Box 4019 39501
601/896-2533 Tr$70 Mil
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PersTr: Mrs. Margie Johnson, VP&TO
TrInv: Thomas Shellnut, VP
CorpTr: Mrs. Nancy Morse, AsstVP&TO
Prob: Daniel Edwards, AsstVP&TO
TrInv: George D. Bensabat, TrInvO

Hattiesburg

CITIZENS BANK OF HATTIESBURG
P.O. Box 1071 39401
601/544-8100 Tr$4.3 Mil
(Branch of First National Bank of Jackson)
Hd: Marcus L. Irvin, TO

FIRST MISSISSIPPI NATIONAL BANK
P.O. Drawer 1231 39401
601/545-5090 Tr$38 Mil
(Branches in Biloxi, Gulfport & Jackson)
Hd,PersTr,TrInv,Nb: Daniel L. Edwards, SrTO
PersTr,TrInv: Ann Carter
CorpTr,TrInv,ComTrF,EmplBen: B. John Baronich, Jr., AsstVP&TO
TrOpers: Barbara Kelly, AsstTO

Hazlehurst

BANK OF HAZLEHURST
P.O. Box 31 39083
601/894-2831
Hd: Mrs. June L. Thorne, VP&TO

MERCHANTS & PLANTERS BANK
P.O. Box 70 39083
601/894-4141
Hd: Rachel H. Barlow, AsstVP&TO

Holly Springs

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CorpTr,TrOpers,Nb: Mary Warren, VP

★Jackson

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601/354-8122 Tr$570 Mil
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AsstHd: William G. McDermott, SrVP&TO
PersTr: A.H. Ritter, Jr., VP&TO
CorpTr: C. David Cleland, AsstTO
TrInv: Ernestine McKay, SrVP&TrInvO
ComTrF: Gerald L. White, VP&TrInvO
EmplBen: John W. Covert, Jr., AsstTO
TrOpers: Richard R. Pratt, TO
Nb: J. Edmund Johnston, Jr., VP&TO

FIRST MISSISSIPPI NATIONAL BANK
455 E. Capitol St. 39205
601/544-4211, Ext. 260-63 Tr$35 Mil
(Branch of Hattiesburg)
Hd: Charles L. Guest, SrVP&SrTO
PersTr: Ronnie Cameron, TO
EmplBen: John Baronich, AsstTO
TrOpers: Barbara Kelly, AsstTO

FIRST NATIONAL BANK, JACKSON
248 E. Capitol St. 39201
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(Branches in Greenville, Greenwood & Hattiesburg)
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CorpTr: A.P. Ford, VP&TO
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TrOpers: Raymond L. Honeycutt, VP&TO
EmplBen: William H. Wardlaw, SrVP&TO
Nb: William L. Youngblood, VP&TO

THE MISSISSIPPI BANK
P.O. Box 979 39205
601/969-6175
(Branch in Crystal Springs)
Hd: William J. Harrell, III, SrVP&TO

Kosciusko

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P.O. Box 168 39440
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EmplBen: Larry W. O'Neal, AsstTO

THE FIRST NATIONAL BANK
P.O. Box 2668 39440
601/426-2374 Tr$4 Mil
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John W. Openshaw, SrVP&AsstTO

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Hd: W.D. Wilson, VChmBd&TO
Holt Smith, ExecVP&TO

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Jeff Davis Ave. 39560
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Hd: L. Cooper Andrews, VP

Louisville

CITIZENS BANK & TRUST CO.
39339
601/773-6261 Tr/u$1 Mil
Hd: W.F. Stanton

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(Branch of Jackson)
Hd: Ray R. Price, Pres

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EmplBen: S.D. Davis, Jr., Pres

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601/693-1331 Tr$24 Mil
Hd: Fred O. Poitevent, Jr., VP&TO

FIRST UNITED BANK OF MISSISSIPPI
P.O. Box 991 39301
601/693-2431 Tr$7 Mil
Hd: Warner H. Gaston, VP&TO
Mrs. Modena R. Dyess, AsstTO

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601/693-1121 Tr$12.5 Mil
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PersTr,TrInv,EmplBen: Stephen O. Moore, VP&TO
CorpTr,TrOpers: Anne W. Flynt, VP&TO

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601/442-6471
(Branch of Jackson)
Hd: Charles H. Petkovsek, SrVP

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1302 Jackson Ave. 38655
601/234-2821 Tr/u$1 Mil
Hd: John T. Black, Pres

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MERCHANTS & MARINE BANK
P.O. Box 729 39567
601/762-3311
Hd: Mrs. Ellen N. Cole, VP&TO

PASCAGOULA-MOSS POINT BANK
P.O. Box 1029 39567
601/762-4001
Hd: Miss Theresa M. Johnson, VP&Csh
Joseph E. Brown, VP&TO

Philadelphia

CITIZENS BANK OF PHILADELPHIA
P.O. Box 209 39350
601/656-4692
Hd: J.W. Griffith, VP&TO

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MERCHANTS & PLANTERS BANK
39154
601/857-8044
Hd: H.R. Kirby, Sr.

Ripley

THE PEOPLES BANK
305 Jefferson, East 38663
601/837-8191 Tr$.8 Mil
Hd: Bobby P. Martin, Chm

Ruleville

PLANTERS BANK & TRUST CO.
P.O. Box 6 38771
601/756-4321
Hd: Robert R. Clark, TO
Darlene L. Williams, AsstTO

Sardis

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Roy H. Sawyer, Jr.
TrOpers: Charles M. Gordon

PANOLA COUNTY BANK
38666
601/487-2525
Hd: Fred W. Klyce, Jr., Pres
Reid P. Darr, ExecVP&Csh

Starkville

SECURITY STATE BANK
P.O. Box 1127 39759
601/323-5155 Tr$3 Mil
Hd: Larry W. Jones, VP&TO

Tchula

MERCHANTS & PLANTERS BANK
Main St. 39169
601/235-5441, Ext 9 Tr/u$1 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF: R.C. Thompson, Pres
EmplBen,TrOpers,Nb: Mrs. D.G. Griffin, VP

Tupelo

BANK OF MISSISSIPPI
P.O. Box 789 38801
601/842-6661 Tr$35 Mil
Hd,TrInv,ComTrF: E.L. Joyner, III, 1stVP&SrTO
PersTr,CorpTr,TrOpers: Dorothy Kelly, VP&TO
EmplBen,Nb: Rosaland Moser, AsstTO

PEOPLES BANK & TRUST CO.
P.O. Box 709 38801
601/842-5273 Tr$15 Mil
Hd: E. Robinson McGraw, SrVP&TO
PersTr: James S. Ellis, AsstVP&AsstTO
EmplBen: Don Carter, AsstTO

Union

PEOPLES BANK OF MISSISSIPPI,NatAssn
P.O. Box U 39365
601/774-9266 Tr/u$1 Mil
Hd: Kenneth R. Jones, Pres

Vicksburg

FIRST NATIONAL BANK
P.O. Box 39 39180
601/636-1151
Hd: Joe Schmitt, VP&SrTO

MERCHANTS NATIONAL BANK
P.O. Box 871 39180
601/636-3752 Tr$15-20 Mil
Hd: Douglas E. Hassell, TO

Water Valley

BANK OF WATER VALLEY
1100 Central St. 38965
B.C. Taylor

West Point

FIRST NATIONAL BANK
P.O. Box 319 39773
601/494-1411 Tr/u$1 Mil
Hd: John R. Early, VP&TO
Mrs. Susanne M. Campbell, VP&AsstTO

Yazoo City

DELTA NATIONAL BANK
P.O. Box 750 39194
601/746-3221 Tr$3 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb: Oscar T. Harvey, ExecVP&SrTO
TrOpers,Nb: Miller P. Holmes, Jr., VP&TO

MISSOURI

Aurora

CHARTERBANK AURORA
201 Madison 65605
417/678-5112
Hd: J.W. Fogle, Jr., Pres&TO
Mary Lois Kelley, AsstCsh&AsstTO

Ballwin

BOATMEN'S BANK OF WEST COUNTY
555 Manchester Rd. 63011
314/227-5800
Hd: William W. James, TO

Boonville

CHARTERBANK BOONVILLE,NatAssn
412 Main Street 65233
816/882-6642 Tr$.5 Mil
Hd: Curtis J. Sprick, VP&TO

Branson

PEOPLES BANK & TRUST CO.
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David R. Trayers, ExecVP,Treas&AsstTO

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ComTrF,TrInv: Niall MacDonagh, TO
TrOpers: Norma Goddard, TO

Wolfeboro

WOLFEBORO NATIONAL BANK
P.O. Box 569 03894
603/569-1221 Tr/u$1 Mil
Hd: Bradford W. Gile, Pres

NEW JERSEY

Annandale

HUNTERDON COUNTY TRUST COMPANY
P.O. Box 66 08801
Hd: Victor E. Refalvy, VP&SrTO

Atlantic City

GUARANTEE BANK
S. Carolina & Atlantic Aves.
P.O. Box 419 08404
609/441-7281 Tr$42 Mil
(Branch in Swedesboro)
Hd: John T. Reed, VP&TO
PersTr: Michael T. Bobal, SrTO
CorpTr: Ronald C. Lancaster, TO
Nb: Sherwin C. Radose, SrEstPlanO

Basking Ridge

FIRST NATIONAL STATE BANK OF WEST JERSEY
(Trust Dept. located in Bound Brook)
59 South Finely Ave. 07920
201/766-1000 Tr$15 Mil
(Branch of Newark)
Hd: Dorothy J. Lane, TO

Bayonne

THE BROADWAY NATIONAL BANK
522 Broadway 07002
201/339-2700

Bergenfield

BERGEN STATE BANK
One Bergen State Plaza 07621
201/385-3700
Hd: John J. Molesphini, SrVP

Bernardsville

FIRST NATIONAL STATE BANK OF WEST JERSEY
(Trust Dept. located in Bound Brook)
47 Mine Brook Road 07924
609/386-0091
(Branch of Newark)
Hd: Dorothy Lane, TO

Beverly

FIRST NATIONAL BANK & TRUST CO. OF BEVERLY
414 Cooper St. 08010
609/387-0057 Tr$2 Mil
Hd: Elmer V. Wood, SrTO

Bloomfield

BLOOMFIELD SAVINGS BANK
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201/743-5000 Tr$27 Mil
Hd,PersTr,TrInv,TrOpers,Nb:
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Mrs. Katherine E. Lipinski, AsstSec&AsstTO

Bloomsbury

HORIZON TRUST COMPANY,NatAssn
Rt. 173 & Main St. 08804
201/479-4191
(Trust Office of Morristown)
Hd: Jay Pickel, VP

Bordentown

BANK OF MID-JERSEY
Rte. 130 08505
609/298-5500 Tr$12 Mil
Hd: Harold J. Johnston, VP&TO
TrInv: Robert T. Haver, VP&IO

Bound Brook

FIRST NATIONAL STATE BANK OF WEST JERSEY
432 W. Union Ave. 08805
201/356-2323 Tr$14 Mil
(Branch of Newark)
Hd: Dorothy Lane, TO

Brick Town

HERITAGE BANK,NatAssn
Brick Plaza, Chambers Bridge Rd. 08723
201/892-8800
(Branch of Cherry Hill)
Hd: Richard A. Rutherford, TO

THE HOWARD SAVINGS BANK
133 Van Zile Road 08723
201/840-8686
Brick Town
(Regional Trust Office of Livingston)
Muriel Primm, FPO

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FARMERS & MERCHANTS NATIONAL BANK
63 S. Laurel St. 08302
609/451-2222 Tr$21 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
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TrOpers: Anthony J. Buono, AsstTO

UNITED JERSEY BANK/CUMBERLAND
P.O. Box 100 08302
609/451-3400
Hd: George S. Waddington, ExecVP&TO
Thomas D. Lee, AsstTO

Bridgewater

FIRST NATIONAL BANK OF CENTRAL JERSEY
1125 Rte. 22 West 08807
(See Listing for Somerville)

UNITED NATIONAL BANK
Regional Trust Office
Route 22 & Grove Street 08807
Florence G. Thompson, AsstVP&TO

Burlington

FIRST NATIONAL STATE BANK OF WEST JERSEY
(Trust Dept. located in Bound Brook)
Mount Holly & Sunset Rd. 08016
609/386-0091
(Branch of Newark)
Hd: Dorothy Lane, TO

Camden

THE BANK OF NEW JERSEY
Broadway at Market St. 08102
609/757-4150 Tr$650 Mil
(Branches in Vineland & Moorestown)
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PersTr: Guy K. Dean, III, VP
CorpTr: Warren Fritz, TO
TrInv: Richard Jayne, VP
Ording Nilsen, VP
ComTrF,TrOpers: Benjamin J. Bertino, VP
EmplBen: William J. McCabe, VP
Nb: John W. Wiercinski, Jr., VP

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PersTr: Robert W. Jackson, VP&TO
CorpTr,EmplBen: Louis M. Keane, VP&TO
TrInv: Alfred N. DiMatties, VP&TO
ComTrF,Tax: Robert S. Kessler, VP&TO
TrOpers: A. James Breaux, VP&TO
Nb: Kenneth Silverstein, VP&TO

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(Branch of Maywood)
Michael V. Lyons, VP

UNITED JERSEY BANK
15 W. Blackwell St. 07801
201/366-1300
(Regional Trust Facility of Hackensack)
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PersTr: Edward M. Katz, SrVP
Nb: John J. O'Gorman, TO

Edison

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(Trust facilities in Englewood, Montclair, Morristown, Newark, Newton & Red Bank)
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PersTr,Nb: Arthur W. Hyde, VP&SrTO
CorpTr,EmplBen: William P. DuBose, VP&TO
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PersTr,EmplBen,Tax: Gerrit R. Klop, TO
TrOpers: Frances P. Kozick
Nb: Jeffrey G. Jacob, TO
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P.O. Box 1555 07207
201/354-3400
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CorpTr: Bernard F. Cimo, VP&TO
ComTrF: James J. Calnon, AsstVP&TO
TrOpers: Thomas J. O'Connor, TO
Nb: M. Scott Eakeley, VP&TO

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201/354-7400 Tr$35 Mil
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1 Engle St. 07631
201/894-4823
(Branch of Edison)
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PersTr,ComTrF: Donald R. Bomeisl, TO
CorpTr,TrOpers: Patrick Clarke, TO
TrInv,EmplBen: George B. Muhlfeld, AsstTO

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201/646-4530
(Regional Trust Facility of Hackensack)
Hd: Harry S. Stotter, ExecVP

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PersTr: Richard Y. Case, VP&TO
CorpTr,ComTrF,TrOpers:
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EmplBen: Gene R. Smith, PenTO
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TrOpers: Barbara Gasparini, AsstTO
TrInv: Albert L. Lawrence, VP&TrInvO
Richard J. Minogue, AsstTrInvO
Nb: Richard A. Gibbons, VP

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TrInv: Fred R. Gruber, VP
FinPlng,Nb: Gilbert A. Zimmerman, Jr., VP
TrSvcs: Richard Bradley, VP

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EmplBen: Jeffrey P. Moody, TO
TrInv: W.C. Lowry, AsstTO

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Annabel Norman, TO

Hightstown

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Barbara Cosgrove, TO

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201/521-3750
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Nb: Todd W. Heck, TO

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CorpTr,TrOpers: Frank Bevacqua, TO
TrInv: Edward C. Lord, AsstTrInvO
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CorpTr: Gerard J. Farley, TO
EmplBen: Donald E. Rose, TO
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Paul R. Smith, AsstTO

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Donald E. Erwin, VP

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THE BANK OF NEW JERSEY
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(Branch of Camden)
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TrOpers: Benjamin J. Bertino, VP
EmplBen: William J. McCabe, VP

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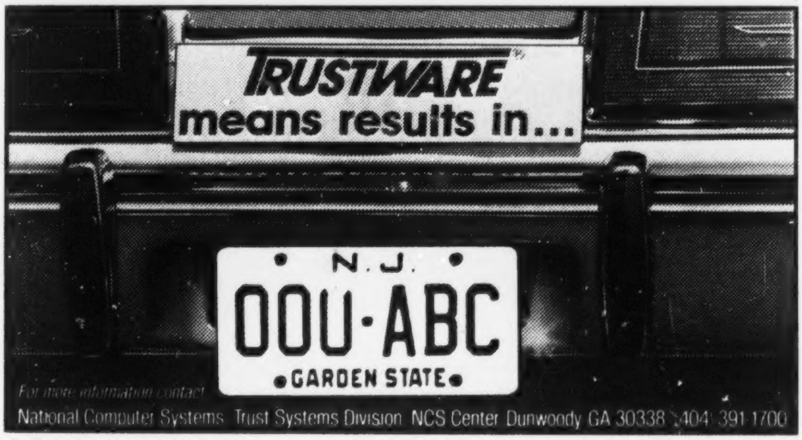

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CorpTr: Robert Jakubowski, SrCorpTO
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ComTrF: Patrick M. Whelan. FundAdm
EmplBen: Richard E. Mansfield, Jr., TO
TrOpers: David H. Dickinson, VP&SrTOpO
Nb: Michael Watson, VP

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(Branch of Edison)
Hd: Peter A. Beekman, VP&TO

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Bank & Halsey Sts. 07102
201/643-5700 Tr$100 Mil
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TrInv: Lee T. Smith, Jr., ExecVP
TrOpers: Vincent Salvato, TOpO

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Hd,Nb: Richardson Buist, TO

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30 Park Place 07860
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Hd: George S. Dates, VP&TO

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(Reg. Trust office of Newark)
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Nb: John T. Maher, TO

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Tax: Glenn Jacobs, AsstTO
Nb: John T. Maher, AsstVP

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201/967-1000
(Trust Office of Morristown)
Hd: Myra N. Kelly, AsstVP
John J. Lent, AsstVP

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P.O. Box 266 07652
201/265-5555
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PersTr,TrInv,EmplBen,Nb: Arthur P. Braaten, VP&TO
PersTr: Helen Pennabere, AdmAsst
AdminAsst: Margaret Finucane, TrAcc

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PersTr: Thos. E. Feeney, VP&TO
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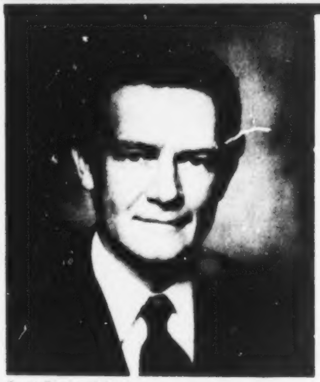

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TrInv: Chia-Dann Chi, VP&SrIO
ComTrF: Nancy S. Berlin, AsstTO
EmplBen: Carolyn K. Demarest, PenAdm
TrOpers: Ira Shaw, VP&TO
Nb: Timothy P. Buckley, AsstVP

Pennsauken

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Rte. 130 & Hylton Rd. 08110
609/662-2700
(Branch of Cherry Hill)
TrOpers: A. James Breaux, VP&TO
ComTrF,Tax: Robert S. Kessler, VP&TO

Phillipsburg

PHILLIPSBURG NATIONAL BANK & TRUST
115 S. Main St. 08865
201/859-2101 Tr$3 Mil
Hd: J.G. Varga, Pres&TO

Piscataway

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480 Hoes Lane 08854
201/846-2100
Hd: Bernard Hanson

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221 Park Ave., P.O. Box 632 07061
201/756-5000 Tr$240 Mil
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TrInv: Duncan M. Lasher, SrVP
EmplBen: John M. Bonk, VP&TO
TrOpers: Donald Browne, TOpO
Nb: Robert F. Schuler, AsstVP&TO

Pleasantville

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609/645-2000 Tr$250 Mil
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Nb: Thomas A. Smyth, Jr., VP&TO
Leon W. Aderhold, SrTO

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TrInv,TrOpers: Ernest Bisbal, TO
AdminAsst: Christine Tomke

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FIRST NATIONAL BANK OF PRINCETON
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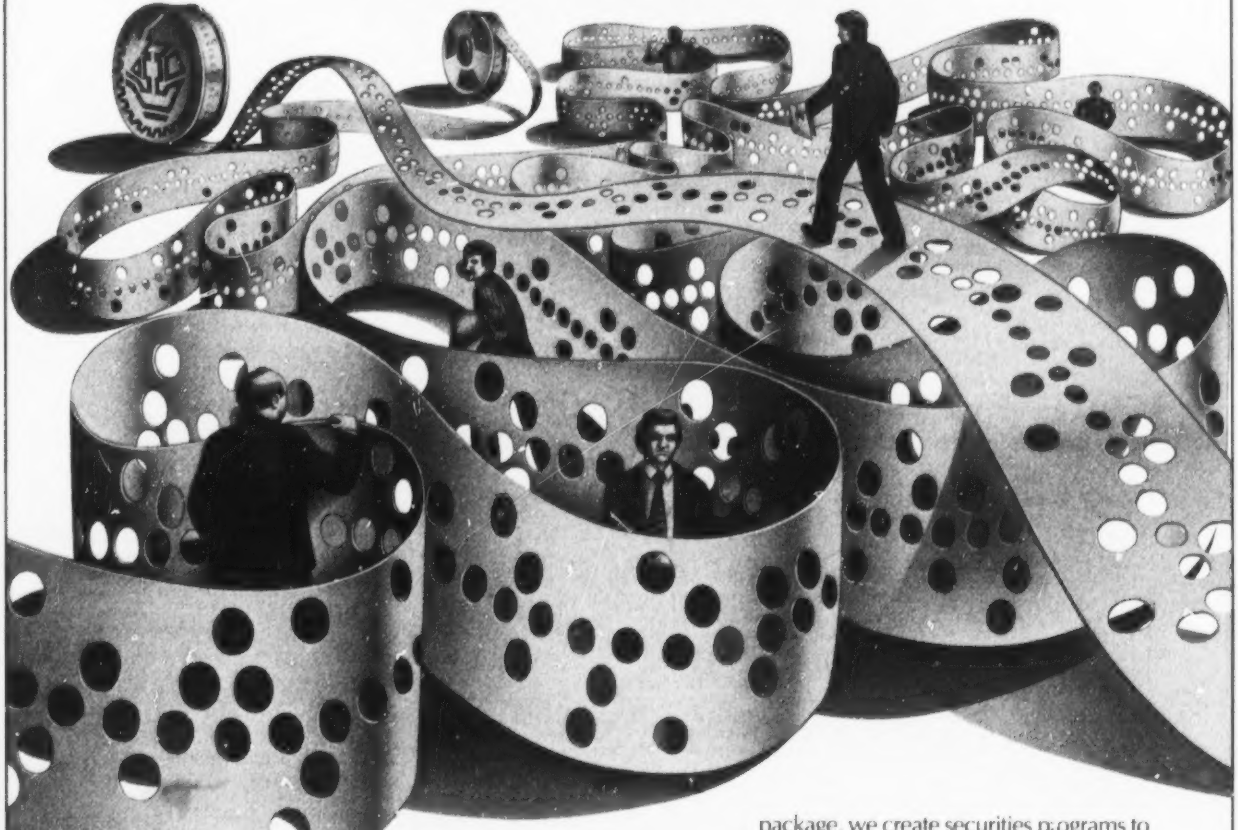

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PIEDMONT BANK & TRUST CO.
304 South Tryon St. 28202
704/372-9950
(Branch of Davidson)
Hd: Lawrence M. Kimbrough, VP&SrTO

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 33849 28233
704/377-5611
(Branch of Lumberton)

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 31608 28231
704/378-5405
(Branch of Winston-Salem)
Hd: R. Vincent Spracklin, SrVP&RegMgr

Clinton

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 855 28328
919/592-7121
(Branch of Lumberton)
Hd: Jerry G. Lovell, VP

Concord

CABARRUS BANK & TRUST CO.
P.O. Box 467 28025
704/782-4161
Hd: T.L. Ross, Chm&TO
PersTr,CorpTr,ComTrF,EmplBen,TrInv,TrOpers,Nb: A.P. Graves, SrVP&TO

CITIZENS NATIONAL BANK
P.O. Box 228 28025
704/786-5111 Tr$13 Mil
Hd: J. W. McGee, Jr., Pres&TO
TrOpers: Mrs. Phyllis E. Baucom, AssocTO
Mrs. Nancy Mills, AsstTO

THE CONCORD NATIONAL BANK
P.O. Box 247 28025
704/788-2141
Hd: R. Mark Smith, VP&SrTO

Davidson

PIEDMONT BANK & TRUST CO.
P.O. Box 38 28036
704/372-9950 Tr$10 Mil
(Branch in Charlotte)
Hd,TrInv,: Lawrence M. Kimbrough, VP&SrTO
PersTr,EmplBen: Judy A. Gardner, TO
TrOpers: Lutrelle T. Justice, TO
Nb: Haywood C. Sellers

Durham

CENTRAL CAROLINA BANK & TRUST CO.
P.O. Box 931 27702
919/683-7777 Tr$214 Mil
Hd,Nb: Norwood A. Thomas, Jr., SrVP&SrTO
PersTr,CorpTr,ComTrF: K. Coffield Knight, VP&SrTO
TrInv: James S. Agnew, VP&SrTO
TrOpers: Mrs. Brooks Norman, OpersMgr
EmplBen: G. Kirk Priggen, TO

MECHANICS & FARMERS BANK
P.O. Box 1932 27702
Tr$2.1 Mil
(Branches in Charlotte, Raleigh and Winston-Salem)
J.J. Sansom, Jr., ChExecO&Pres
PersTr: Vivian R. Patterson, VP&TO

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 2252 27702
919/683-5251
(Branch of Winston-Salem)
TrMgr: Mrs. Jean F. Holleman, VP

Eden

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 10 27288
919/623-8421
(Branch of Lumberton)
Hd: James W. Carter, VP

Fayetteville

BRANCH BANKING & TRUST CO.
121 Hay St. 28302
919/483-3193
(Branch of Wilson)
Hd: D. Kim Johnson, AsstVP

FIRST-CITIZENS BANK & TRUST CO.
P.O. Box 789 28302
919/483-2141
(Branch of Raleigh)
PersTr: Barbara Council

FIRST UNION NATIONAL BANK OF NORTH CAROLINA
P.O. Box 908 28302
919/483-8171
(Branch of Eastern Reg. Trust Dept., Raleigh)
RegHd: Wayne E. Jordan, VP&TO
Nb: Gary S. Hetland, TO

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 969 28302
919/483-3131
(Branch of Lumberton)
Hd: A.W. Cobb, VP

Fuquay Varina

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
210 N. Main St. 27526
919/552-5634
(Branch of Lumberton)
Hd: M. Gregg Strickland

Gastonia

INDEPENDENCE NATIONAL BANK
P.O. Box 1079 28052
704/866-6500 Tr$100 Mil
Hd,PersTr: J. Hugh McArver, ExecVP
TrInv: Clifford E. Sheaffer, VP
ComTrF,EmplBen: Donald F. Johnston, SrVP
TrOpers: Cynthia B. Bradshaw, AsstVP
Nb: Wayne B. Cobb, TO

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 280 28052
704/864-0381
(Branch of Lumberton)

Goldsboro

BRANCH BANKING & TRUST CO.
1205-09 N. Williams St. 27530
919/735-7801
(Branch of Wilson)
Hd: Kenneth W. Swayze, Jr., VP&TO
E. Thomas Hartsell, AsstTO
Billy Souls, RE&FM

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 10069 27532
919/778-1500
(Branch of Lumberton)
Hd: W. Vince Nelson, VP

Greensboro

FIRST-CITIZENS BANK & TRUST CO.
127 W. Market St. 27401
919/275-8661
(Branch of Raleigh)
PersTr,Nb: John W. Van Alst, VP&TO

FIRST UNION NATIONAL BANK OF NORTH CAROLINA
P.O. Box 21965 27402
919/378-4070
(Branch of Charlotte)
RegHd: Kenneth R. Brown, VP&TO
Nb: Alfred J. Smits, Jr., VP&TO

NORTH CAROLINA NATIONAL BANK
P.O. Box 21848 27420
919/855-2241
(Branch of Charlotte)
Hd: Thomas P. Johnson, Jr., SrVP&TO
PersTr: Walter C. Faison, VP&TO
TrInv: M. Carlyle Kinlaw, Jr., VP&TO
Nb: C. Carroll Inman, VP&TO
TrTax: Emmett Z. Tucker, VP&TO
TrRealEst: C. Norman Smith, AsstVP&TO
TrOpers: Carole M. Sorrell, Supv

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 21048 27420
919/373-6482
(Branch of Winston-Salem)
TrMgr: Robert H. Borden, VP

Greenville

NORTH CAROLINA NATIONAL BANK
P.O. Box 1807 27834
919/758-3471
(Branch of Charlotte)
Hd: Judson H. Croom, Jr., VP&TO

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 1767 27834
919/757-7293
(Branch of Winston-Salem)
TrMgr: J.E. May, VP

Henderson

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
213 S. Garnett St. 27536
919/492-2181
(Branch of Lumberton)
Hd: George H. Gooch, VP

Hendersonville

THE NORTHWESTERN BANK
401 N. Main St. 28739
704/693-3451
(Branch of N. Wilkesboro)
Hd: Michael L. McAdams, AsstVP&TO

Hickory

FIRST NATIONAL BANK OF CATAWBA COUNTY
P.O. Box 279 28601
704/322-0274 Tr/o$1 Mil
Hd: Lawrence E. Robinson, SrVP&TO
PersTr: E.B. Oyaas, VP&TO
TrInv: Victor H. Rappaport, VP
EmplBen: J. Paul Brock, VP&TO

High Point

HIGH POINT BANK & TRUST CO.
P.O. Box 2276 27261
919/889-3300 Tr$70 Mil
Hd,TrInv: Miles F. Frost, VP&TO
PersTr: Marvin D. Johnson, VP&TO
EmplBen: Janice B. Smith, AsstTO
TrOpers: Margie I. Long, AsstTO

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 631 27261
919/889-9141
(Branch of Winston-Salem)
TrMgr: Willis F. Gupton, VP

Kinston

FIRST CITIZENS BANK & TRUST CO.
P.O. Box 849 28501
919/527-3141
(Branch of Raleigh)
PersTr: David W. Fisher, TO&RegSupv
Nb: Joseph C. Knox, Jr., VP&TO
FarmMgt: W. R. Price, VP&FM
EmplBen,Nb: Joe M. Glover, TO

Laurinburg

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
207 Fairley St. 28352
919/276-2775
(Branch of Lumberton)
Hd: George M. Gwyn, VP

Lenoir

FIRST UNION NATIONAL BANK OF NORTH CAROLINA
P.O. Box 1260 28645
704/754-5363
(Branch of Western Reg. Trust Dept., Asheville)
City Hd: Mrs. Maealda Powell, VP&TO

Lexington

LEXINGTON STATE BANK
P.O. Box 867 27292
704/249-6831 Tr$3 Mil
Hd: Clark Dillon, TO

Lillington

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
111 W. Front St. 27546
919/893-4151
(Branch of Lumberton)
Hd: E. Gerald Myrick, VP

Lincolnton

CAROLINA FIRST NATIONAL BANK
P.O. Box 520 28092
704/735-0431 Tr$19 Mil
Hd: Carrol O. Robinson, SrVP&SrTO
TrOpers: Nancy A. Truitt, AsstVP&TO

Lumberton

FIRST UNION NATIONAL BANK OF NORTH CAROLINA
P.O. Box 1211 28358
919/738-4824
(Branch of Eastern Reg. Trust Dept., Raleigh)
Farm: David N. Guy, AsstVP&TO

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 1489 28358
919/739-2801 Tr$45 Mil
(Branches in Charlotte, Clinton, Eden, Fayetteville, Fuquay Varina, Gastonia, Goldsboro, Henderson, Laurinburg, Lillington, Raleigh, Rockingham, Sanford, Southern Pines, Whiteville and Wilson)
Hd: E. Earl Hubbard, SrVP
PersTr: John T. Thacker, AsstTO
TrInv,ComTrF: C. Rees Jenkins, Jr., VP&SrTO
EmplBen,Nb: Anthony C. Sessoms, AsstVP&TO
TrOpers: Susan McKeithan, TOpO
Tax: John McLeod, AsstTO

UNITED CAROLINA BANK
P.O. Box 1348 28358
(Branch of Whiteville)
Hd: Marvin P. Thompson, Jr., VP&TO

Monroe

UNITED CAROLINA BANK, MONROE
P.O. Box 250 28110
704/289-3191 Tr$40 Mil
(Branch of Whiteville)
Hd: Frank Potetz
PersTr: W. Frank Williamson
TrInv: Roger Powell
ComTrF: T.E. Barham
EmplBen: John Richards

North Wilkesboro

THE NORTHWESTERN BANK
P.O. Box 310 28674
919/667-2111 Tr$140 Mil
(Branches in Charlotte, Hendersonville & Winston-Salem)
Hd: Lewis H. Bryant, VP&TO
PersTr: William V. Gavin, VP&TO
CorpTr: Mrs. Betty H. Link, StkTransO
TrInv: Jimmy D. Saine, AsstVP&TO
EmplBen: James F. Perkins, Jr., AsstVP&TO
TrOpers: J. Grant Souther, AsstTO
MimiComputerAcctg: L. Max Landreth, VP&TO
Nb: Jarman A. Jenkins, VP&TO

Pinehurst

THE CAROLINA BANK
Chinquapin Rd. 28374
919/295-6136
(Branch of Sanford)
Nb: Doris R. Dennis, AsstVP&AsstTO

Raleigh

BANK OF NORTH CAROLINA,NatAssn
P.O. Box 18868 27619
919/876-9401 Tr$75 Mil
Hd: W. Ross Knowles, VP&SrTO
PersTr: John P. Beckett, Jr., AsstVP
TrInv: Thomas G. Pemberton, SrVP
TrOpers: Grace V. Griffin, TO

FIRST CITIZENS BANK & TRUST CO.
P.O. Box 151 27602
919/755-7286 Tr$230
(Branches in Asheville, Charlotte, Fayetteville, Greensboro & Kinston)
GENERAL TRUST DIVISION
Hd: William J. Cathcart, SrVP&TO
PersTr: W. Allen Knott, VP&TO
CorpTr: Willard A. Simms, TO
TrInv: G. David Orr, TO
ComTrF: J. Glenn Creech, AsstSec
RE: John G. Sullivan, TO
EmplBen: J. Earl McCormick, TO
Tax: Richard Speers, TO
TrOpers: Peggy C. Watkins, TO
REGIONAL OFFICE:
PersTr: Robert E. Schuhmacher, TO&RegSupv
PersTr,Nb: N. Sam Allen, TO
EmplBen: Linda Yoskey, TO

FIRST UNION NATIONAL BANK OF NORTH CAROLINA
P.O. Box 3008 27602
919/829-6273
(Eastern Reg. TrDept, Main office: Charlotte)
RegHd: Wayne E. Jordan, VP&TO
Nb: N. Bradford Breuer, TO

MECHANICS AND FARMERS BANK
P.O. Box 1466 27602
(Branch of Durham)
Hd: Julia W. Taylor, SrVP&CityExec

NORTH CAROLINA NATIONAL BANK
P.O. Box 27287 27611
919/829-6754
(Branch of Charlotte)
Hd: Thomas P. Johnson, Jr., SrVP&TO
PersTr: William L. Stanford, Jr., VP&TO
TrInv: Frank Hooper, VP&TO
TrOpers: Dottie W. Brooks

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
3800 Lake Boone Trail 27607
919/781-6190
(Branch of Lumberton)
Hd: Gary E. Carlton, SrVP&TBDO

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 27886 27611
919/755-7629
(Branch of Winston-Salem)
TrMgr: William A. Rudolph, VP&RegMgr

Reidsville

FIRST NATIONAL BANK
P.O. Box 600 27320
919/342-3346
Hd: Mrs. Mary Moore, AsstCsh&AsstTO

Roanoke Rapids

PLANTERS NATIONAL BANK & TRUST CO.
P.O. Box 490
919/537-9163
(Branch of Rocky Mount)
Hd,PersTr: L. L. Page, TO

Rockingham

RICHMOND COUNTY BANK
P.O. Box 1026 28379
919/997-5091
Hd: M.F. Grantham, VP&TO

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 1867 28379
919/895-9033
(Branch of Lumberton)
Hd: Richard Fetner, VP

Rocky Mount

PEOPLES BANK & TRUST CO.
P.O. Drawer 872 27801
919/977-4014
Hd: John A. Hammond, SrVP&SrTO
PersTr: R.W. Edwards, VP&TO
PersTr,CorpTr: L.J. Taylor, VP&SrTO
PersTr: J.A. Wood, VP&TO
TrInv,ComTrF: T.W. Harris, SrVP
EmplBen: Dennis Bellefeuille, VP&TO
TrOpers: Mrs. Lillian J. Batts, TO
Tax,EDP: Jean C. Abernathy, TO
Farm: Tony Calhoun, FO
H. R. Hinton, FO
Forestry: Ben L. Allen, VP
Nb: James M. Smith, AsstVP&TO

PLANTERS NATIONAL BANK & TRUST CO.
P.O. Box 1220 27801
919/977-8300
(Branches in Ahoskie & Roanoke Rapids)
Hd: George M. Fesperman, SrVP&SrTO
PersTr: B. C. Jobe, VP&TO
TrInv,ComTrF: Patrick Raiford, VP&TO
EmplBen: Richard G. Koch, CEBS,VP&TO
TrOpers: Mrs. Linda S. Davis, AsstTO
RE&Tax: Ronald M. Waddell, TO
Nb: Robert G. Drons, VP&TO
Farm: Paul R. Bulluck, Jr., VP

Salisbury

SECURITY BANK & TRUST CO.
P.O. Box 2189 28144
704/633-7800 Tr$11.3 Mil (Book)
Hd: Mark B. Perry, VP&TO
J. Stephen Noble, TO

Sanford

THE CAROLINA BANK
503 Carthage St. 27330
919/776-8411 Tr$19 Mil
(Branch in Pinehurst)
Hd,ComTrF: Charles E. Garrison, VP&TO
PersTr,TrInv,Nb: Charles W. LaRue, AsstTO
CorpTr,EmplBen: Brenda Blanchard
TrOpers: Miriam Taylor

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
100 Wicker St. 27330
919/776-5141
(Branch of Lumberton)
Hd: Harold James, CityExec

NORTH CAROLINA (Cont'd)

Shelby

THE FIRST NATIONAL BANK
P.O. Box 168 28150
704/482-3831 Tr$10 Mil
Hd: Frederick W. Russell, II, VP&TO

Southern Pines

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 147 28387
919/692-7101
(Regional Trust Dept of Lumberton)
Susan McLamb, AsstTO

Tarboro

BRANCH BANKING & TRUST CO.
P.O. Box 1259 27886
919/823-6101
(Branch of Wilson)
E. Baxter Watkins, VP&TO
Mahlon W. DeLoatch, Jr., VP&TO
James A. Daughtry, AsstVP
William B. Purvis, FO

Wadesboro

FIRST NATIONAL BANK OF ANSON COUNTY
P.O. Box 111 28170
704/694-6521 Tr$12.1 Mil
Hd,TrInv: E. Dudley Patrick, Jr., ExecVP&TO
PersTr,TrOpers,Nb: Lee Roy Lookabill, Jr., VP&TO

Whiteville

SOUTHERN BANK OF NORTH CAROLINA
700 S. Madison St. 28472
919/642-7021
(Branch of Lumberton)
Hd: E. Wayne Hughes, SrVP

UNITED CAROLINA BANK
P.O. Drawer 632 28472
919/642-5131
(Branches in Lumberton, Monroe & Wilmington)
Hd: Howard R. Straughan, Jr., SrVP&TO
PersTr,Nb: P.E. Glass, Jr., VP&TO
CorpTr,TrOpers: Henry F. Mohan, TO
TrInv,ComTrF,EmplBen: Norman C. Davis, TO

Subscribers to
TRUSTS & ESTATES
include presidents, vice presidents, trust or investment officers, partners, managers, chartered life underwriters, consultants, employee benefit and pension officers of banks, insurance companies, law firms, accounting companies, non-profit organizations and foundations, finance planning firms and services, investment companies, counselors of estates, taxes, life insurance, planning actuarial and employee benefits, government agencies, professional and and trade associations, and others allied to field.

Wilmington

NORTH CAROLINA NATIONAL BANK
155 N. Front St.
P.O. Box 1290 28402
919/763-9951
(Branch of Charlotte)
Hd: Richard R. Newell, TO

UNITED CAROLINA BANK
Third & Princess Sts. 28402
919/762-8791
(Branch of Whiteville)
Hd: R. Michael Mincey, VP&TO

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Drawer 1170 28401
919/763-6501
(Branch of Winston-Salem)
TrMgr: Lester W. Edwards, Jr., VP

Wilson

BRANCH BANKING & TRUST CO.
223 W. Nash St. 27893
919/399-4225 Tr$210 Mil
(Branches in Charlotte, Fayetteville, Goldsboro & Tarboro)
Hd: W. Ray Long, SrVP&TO
PersTr: J.D. Adams, VP&TO
TrInv: Philip Q. Booth, VP&TO
Farm&REMgmt: D. Braxton Pittman, VP
ComTrF,EmplBen: W.C. Carlson, TO
TrOpers: Wayne Joyner, VP
Nb: L. John Akerman, VP

FIRST UNION NATIONAL BANK OF NORTH CAROLINA
P.O. Drawer 860 27893
919/291-7300
(Branch of Eastern Reg. Trust Dept., Raleigh)
Farm: Hilton Carlton, VP&TO
Nb: N. Bradford Breuer, TO

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
202 W. Nash St. 27893
919/291-1151
(Branch of Lumberton)
Hd: Arthur W. Watkins, Jr., VP

Winston-Salem

FIRST UNION NATIONAL BANK OF NORTH CAROLINA
P.O. Box 2114 27102
919/761-3852
(Branch of Central Reg. Trust Dept., Charlotte)
Hd: John R. Georgius, SrVP&GenTO
RegHd: Kenneth R. Brown, VP&TO
Nb: Alfred J. Smits, Jr., VP&TO

MECHANICS AND FARMERS BANK
P.O. Box 612 27102
(Branch of Durham)
Hd: Melvyn White, VP&CityExec

NORTH CAROLINA NATIONAL BANK
102 W. Third St. 27101
(Branch of Charlotte)
Hd: David J. Cathcart, VP&TO

THE NORTHWESTERN BANK
Third & Cherry Sts. 27102
(Branch of N. Wilkesboro)
Nb: Jarman A. Jenkins, VP&TO
PersTr: William V. Gavin

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 3099 27102
919/748-5910 Tr$8.64 Bil
(Additional Trust Offices in Asheville, Charlotte, Durham, Greensboro, Greenville, High Point, Raleigh and Wilmington)
Hd: J. Scott Cramer, VChm
PersTr: J.M. Gregg, Jr., SrVP
PersTrOffice: Cortland J. Meader, VP
instlFdsMgmt: Arthur G. Kiser, SrVP
CorpTr: Harry W. Rolison, VP
EmplBen: Clayton A. Boggan, Jr., VP
TrInv,ComTrF,AssetMgmt: H. Vernon Winter, SrVP
TrOpers: Dennis B. Dills, VP

NORTH DAKOTA

★ Bismarck

FIRST NORTHWESTERN TRUST CO. OF NORTH DAKOTA
Dakota Northwestern Bank Bldg. 58501
(Branch of Fargo)
Hd: Terrance W. Ness, VP

FIRST TRUST COMPANY OF NORTH DAKOTA
P.O. Box 1778 58501
701/222-6300
(Division of Fargo)
Hd: James Bierdeman, VP&SrTO
Nb: Timothy L. Lervick, TO
PersTr: Walter Renden, TO
Arlene Poppe, AsstSec

Bottineau

FIRST NATIONAL BANK & TRUST
424 Main St. 58318
Hd: Dennis L. Burud, VP&TO

Devils Lake

THE RAMSEY NATIONAL BANK & TRUST COMPANY
P.O. Box 160 58301
701/662-4135 Tr$13 Mil
Hd: Lynn M. Hoghaug, Pres
TrOpers: George W. Cox, TO

Dickinson

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1158 58601
701/227-0801 Tr$14 Mil
PersTr,TrOpers: Betty Kolling, TOpO

LIBERTY NATIONAL BANK & TRUST CO.
P.O. Box 1118 58601
701/225-0885 Tr$6.1 Mil
Hd,PersTr,CorpTr,TrInv: Bruce O. Ley, TO
TrOpers: Cleora J. Krebs

Ellendale

THE FIRST NATIONAL BANK AND TRUST COMPANY OF ELLENDALE
58436
701/349-3213
Hd: Harley D. Jundt, Pres
PersTr,CorpTr,TrInv,ComTrF: Vic Steinwand, VP

Fargo

DAKOTA FIRST TRUST CO.
P.O. Box 2866 58102
701/235-3568 Tr$55 Mil
Hd,Nb: H. Michael Hardy, Pres
PersTr,CorpTr: Kaye Talley, VP&TO
TrInv,ComTrF: Marle Thorstad, TrInvO
EmplBen: Stan Wien, VP&TO
Pam Olson, EmplBenAdm
TrOpers: Delephine Hildahl, TOpMgr

FARGO NATIONAL BANK & TRUST CO.
P.O. Box 2107 58102
701/293-2222 Tr$55 Mil
Hd,TrInv,Nb: Larry Sullivan, VP&TO
PersTr,TrOpers: Paul T. Sather, TO
TrInv: David Silbergleit, IO
CorpTr,TrInv,EmplBen: Richard P. Gast, VP&TO
PersTr: Carole Sagen, TrAdm

FIRST NORTHWESTERN TRUST CO. OF NORTH DAKOTA
15 Broadway 58101
Tr$100 Mil
(Offices in Bismarck and Minot)
Hd: Arthur R. Olson, Pres
CorpTr: Wanda Teichmann, AsstTO
EmplBen: Gary L. Johnson, VP
TrOpers: Gary W. Hanson, VP&Sec/Treas
FarmMgmt: Marvin Nordbo, SrVP
PersTr,TrInv,Nb: Steven Halverson, AsstVP

FIRST TRUST COMPANY OF NORTH DAKOTA
P.O. Box 1980 58107
701/293-3313 Tr/o$300 Mil
(Divisions in Bismarck & Grand Forks)
Hd: John M. Riley, Pres
TrOpers: Harry L. Moe, VP&Sec-Treas
Janet Jensven, PersO
Nb,Mktg: Richard J. Forest, VP&SrTO
Nb: Roger L. Sullivan, TO
TrInv: David L. Kerssen, VP&TrInvO
Marge Matthees, TrInvO
EmplBen: Edmond O. Gunderson, SrTO&AsstTreas
Charles Wittenberg, TO&AsstSec
PersTr: Carolyn A. McLaughlin, TO
Gary Rudolph, TrAdm
Leo Johnson, TrAdm
Prob: Pamela K. Anderson, ProbO
Farm: Thomas Archbold, VP&TrFM
Aud: Jo Ann Johnson

Grafton

WALSH COUNTY BANK AND TRUST CO.
910 Hill Avenue 58237
701/352-2410 Tr$4 Mil
Hd: Wendell C. Hatch, TO

Grand Forks

FIRST NATIONAL BANK IN GRAND FORKS
322 DeMers Ave. 58201
701/795-3265 Tr$111.5 Mil
Hd,Nb: Peter Nielsen, ExecVPTr
PersTr: Doug Green, TO
CorpTr,EmplBen,TrOpers: Thomas W. Mark, AsstVP&TO
TrInv,ComTrF: Paul A. Stenseth, AsstVP&TrInvO
TrDeptRE,Farm: C. M. Isaacson, VP&TO
PersTr: Connie Opp, TxTO

FIRST TRUST CO. OF NORTH DAKOTA
P.O. Box 1118 58201
701/293-3313
(Division of Fargo)
Hd: Dorwin D. Marquardt, VP&SrTO
PersTr: Mark V. Hall, TO&AsstSec
Karen Horge, AsstSec

Minot

AMERICAN BANK & TRUST CO.
P.O. Box 1548 58701
701/852-3361 Tr$50 Mil
Hd,PersTr,Nb: Alvin Dietz, SrVP&TO
CorpTr,EmplBen: Armend Lynner, VP&TO
TrInv,TrOpers: W. Dan Korgel, AsstTO

FIRST NORTHWESTERN TRUST CO. OF NORTH DAKOTA
P.O. Drawer 1488 58701
701/852-4242 Tr$8 Mil
(Office of Fargo)
Hd: Dan Langemo, VP

FIRST WESTERN STATE BANK
P.O. Box 1090 58701
701/852-3711 Tr$6 Mil
Hd: J. H. Hoeven, III, TO

Parshall

PEOPLES BANK & TRUST
58770
701/862-3131

Williston

AMERICAN STATE BANK & TRUST COMPANY OF WILLISTON
P.O. Box 1446 58801
701/572-2115 Tr$4 Mil
Hd: Noel K. Hanson, VP&TO
TrOpers: Tim Nehring

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1827 58801
701/572-2113 Tr$31 Mil
Hd,PersTr,TrInv,EmplBen,Nb: Douglas W. Crosby, TO
TrOpers: Sidney Hauge, AsstTO

OHIO

Akron

BANCOHIO NATIONAL BANK
1 Cascade Plaza
P.O. Box 2009 44309
216/375-8704
(Branch of Columbus)
Hd: Thomas W. Allen, VP
CorpTr,EmplBen: Richard B. McGuckin, VP
TrInv: William A. Wade, AsstVP
Nb: Donald E. Griffith, VP

CENTRAN BANK OF AKRON
157 South Main St. 44308
216/434-1681 Tr$6 Mil
Hd: Gerald Foley, Pres&TO
TrOpers: David A. Waldsmith, AsstTO

THE FIRESTONE BANK
1115 S. Main St. 44301
216/375-5220 Tr$150 Mil
Hd: Howard W. Cable, Jr., SrVP,Sec&TO
TrInv: John P. Werner, AsstTrInvO
EmplBen,Nb: Walter J. Paull, TO

FIRST NATIONAL BANK
106 S. Main St. 44308
216/384-7300 Tr$1.0 Bil
Hd: John L. Hoffer, SrVP&SrTO
PersTr: Bruce A. Kennedy, VP&TO
CorpTr: Karen Krino, AsstTO
TrInv: Robert J. Lounsbury, VP&TO
ComTrF: Frederick D. Dodson, VP
EmplBen: G. Scott Booth, VP&TO
TrOpers: Betty J. Nabors, AsstTO
Nb: Gregory Bean, TO

THE GOODYEAR BANK
P.O. Box 9007 44305
216/796-3552 Tr$206 Mil
Hd,PersTr: Philip F. Schlichting, VP&SrTO
Tax: Michael B. Humphrey, TrTaxO
TrInv: Raymond H. Diggle, AsstVP&TO
ComTrF: Mark B. Bram, TrInvO
TrOpers: Arlene Watson, TOpO
EmplBen: M. Patricia Allen, AsstTO
Probate: Paul E. Meyer, AsstTO

Alliance

FIRST NATIONAL CITY BANK
504 E. Main St. 44601
216/821-5350 Tr$54 Mil
Hd,PersTr,Nb,Coun: Richard C. Ogline, VP&SrTO
PersTr,Nb,Opers: Miss Joanna Pietrocola, VP&TO
TrInv,ComTrF: William Beaumont, VP&TO
Est: Earl R. Pinkerton, VP&TO
CorpTr,EmplBen: John A. Burnquist, TO

UNITED NATIONAL BANK & TRUST CO.
Union & State Sts. 44601
(Branch of Canton)
Hd: George Weimer, Jr., VP&TO

Ashland

THE HUNTINGTON BANK-ASHLAND
P.O. Box 189 44805
419/322-1685
(Branch of Columbus)

Ashtabula

AMERITRUST COMPANY OF NORTHEASTERN OHIO,NatAssn
P.O. Drawer B 44004
216/998-5191 Tr$18 Mil
Hd,PersTr,TrOpers: Michael Stone, TO
EmplBen,CorpTr: James M. Young, TO

FARMERS NATIONAL BANK & TRUST CO.
4717 Main Ave. 44004
216/998-2222 Tr$62 Mil
Hd: Douglas A. Hedberg, SrVP&TO
TrInv: C.R. Sayre, VP&TO
PersTr: Helen M. Latvala, TO
Linda Childs Henslee, TO
Dwight A. Beebe, TO
CorpTr: Robert E. Martin, Jr., TO

Bowling Green

MID-AMERICAN NATIONAL BANK & TRUST CO.
222 S. Main St. 43402
419/352-5271, 255-1620 Tr/o$12 Mil
Hd,PersTr,CorpTr,EmplBen,Nb: William B. Jones, VP&TO
TrInv: Ashel G. Bryan, Chm&CEO
Nb: John B. Hadley, TO
TrOpers: Cathy Finkhousen, SupvTOpO

Canton

AMERITRUST COMPANY OF STARK COUNTY
237 Tuscarawas St. West 44702
216/489-1719 Tr$100 Mil
Hd: Robert Scott, VP&TO
PersTr,TrOpers: Christine Sutton
TrInv: Steven Moore
EmplBen: J. Scott Kettler, TO

CENTRAL TRUST CO. OF NORTHEASTERN OHIO
Central Plaza 44711
216/455-6711
Hd: George R. Landreth, SrTO&Mgr
PersTr: Lawrence D. Weitzel, TO
TrInv: William A. Pincoe, SrTO
Prob: Rosemary G. Rubin, AsstTO
EmplBen: Randall V. Oakes, Jr., TO
TrOpers: Doreen Donatini, Supv

THE HARTER BANK & TRUST CO.
126 Central Plaza North 44702
216/489-5300 Tr$520 Mil
Hd: Norman J. Gaynor, III, SrVP&TO
CorpTr: Stephen C. Donatini, TO
ComTrF: Wesley C. Meinerding, TO
EmplBen,Nb: John R. Withee, VP&SrTO

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(Branch in Alliance)
Hd. Robert M. Sweeney, SrVP&TO
TrInv: Robert L. Hammond, TrInvO
EmplBen: Jeffrey R. Winegard

Celina

THE CITIZENS COMMERCIAL BANK & TRUST COMPANY
P.O. Box 170 45822
419/586-5121 Tr/o$4.5 Mil
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EmplBen: Collin J. Bryan
TrOpers: Jacqueline Schleucher

Chillicothe

BANCOHIO NATIONAL BANK
27 West Second St., 45601
614/773-2644
(Branch of Columbus)
Nb: Charles A. Loy, AsstVP

Cincinnati

AMERITRUST
1110 Carew Tower 45202
(Branch of Cleveland)
Gary W. Queen, VP
Wm. E. Babis, VP

THE CENTRAL TRUST CO.,NatAssn
5th & Main Sts. 45202
513/651-8410
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PersTr: Jacob G. Schmidlapp, III, VP
EmplBen: William G. Snider, SrTO
TrInv: John F. Bohmfalk, Jr., VP
TrOpers: Gene A. Weber, VP

FIFTH THIRD BANK
38 Fountain Square Plaza 45202
513/579-5433 Tr$1.6 Bil
Hd: Terence Lilly, SrVP&TO
PersTr,Nb: Ralph J. Waldvogel, Jr., VP&TO
CorpTr,EmplBen: Edward J. Reasner, SrTO
TrInv,ComTrF: Guido J. Gores, VP&TO
TrOpers: W. Randy Sparks, TrOpO

FIRST NATIONAL BANK
P.O. Box 1118 45201
513/632-4578
Hd: John M. Bullock, SrVP
PersTr: Charles W. Murphy, VP&TO
EmplBenTr: Henry A. Burgett, VP&TO
TrInv: Linden C. Sahlfeld, VP
CorpTr: Eugene W. Jacobs, VP&TO
TrOpers: Addison A. VanCampen, TO

NORTH SIDE BANK & TRUST CO.
4125 Hamilton Ave. 45223
513/542-7800 Tr$28 Mil
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TrOpers: Peter M. Klosterman, AsstTO

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1 E. 4th St. 45202
513/579-2081 Tr$400 Mil
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PersTr: O. Wayne Schneider, AsstVP&TO
Francis J. Fisher, AsstVP&TO
CorpTr: Allen C. Schaller, TO
TrInv: Joseph Hutton, AsstVP&SrIO
EmplBen: Andrea H. Kroh, AsstVP&TO
TrOpers: Janet M. Rohrer, TO
Robert M. Erickson, TO
Nb: W. Russ Stewart, AsstVP&TO
StkTrans: William Parsons, TO
Tax: Robert M. Erickson, TO

THE SOUTHERN OHIO BANK
515 Main St. 45202
513/852-2585 Tr$65 Mil
Hd: Nicholas Shundich, VP&TO
PersTr,Tax: Robert Eilerman, TO
PersTr: David Kilgo, TO
TrInv: Robert F. Hartkemeier, TO
CorpTr,EmplBen: Gregory Male, TO

Cleveland

AMERITRUST COMPANY
900 Euclid Ave. 44101
216/687-5200 Tr$7.9 Mil
(Branches in Cincinnati & Columbus)
Hd: John F. Miller, ExecVP
PersTr: Hilton P. Young, SrVP
CorpTr: William T. Renz, SrVP
Ronald H, Walker, VPInvRes
Wm. S. Brooks, SrVPInvMgtDiv
EmplBen: Robert C. Gebauer, VP
TrOpers: John Stulak, Jr., VP
Nb: Frank I. Harding, III, VP
Margaret Hlinka, TrMktgO

BANCOHIO NATIONAL BANK
1404 E. Ninth St., 44114
216/579-6600
(Branch of Columbus)
Hd. Anthony J. Kaufman, VP
TrOpers: Robert E. Burdeau, TO
Nb: Gerald Falcon, TO

CENTRAL NATIONAL BANK
P.O. Box 6179 44101
216/344-3000 Tr$13 Bil
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PersTr: Clarence C. Carlin, VP
PersTr,ComTrF: E.W. Kilrain, TO
CorpTr,EmplBen: R.F. Howard, VP
PersTr,Nb: D.T. Nelson, VP
Est: W.E. Karnatz, VP
TrInv: A.J. DeGulis, VP
Nb,CorpTr,EmplBen: R.L. Carle, TO
RE: T.H. Bates, Mgr
TrOpers: N.F. Bour, VP
Tax: W.M. Wright, TO

EUCLID NATIONAL BANK
1255 Euclid Ave. 44115
216/781-3333 Tr$50 Mil
Hd,PersTr,Nb: Carl R. Brainard, VP&SrTO
TrInv: Craig Hardy, AsstTO
EmplBen,TrOpers: Betsy Langer, AsstVP

MIDWEST BANK & TRUST CO.
1132 Euclid Ave. 44115
216/696-2555 Tr$50.8 Mil
Hd: Carol A. Mahan, TO

NATIONAL CITY BANK
1900 East 9th St.
P.O. Box 5756 44101
216/575-2000 Tr$3.5 Bil
Hd: Theodore G. Thoburn, SrVPAdmn
PersTr: James D. McKim, VP
CorpTr: Thomas E. Swedlund, VP
TrInv,ComTrF: J. Warren Hall, VP
Robert G. Siefers, VP
EmplBen: Robert A. Holop, VP
TrOpers: Lee M. Evans, VP
Tax&Prob: Lloyd F. Loux, VP
Nb: Bert W. Zahn, VP

SOCIETY NATIONAL BANK
127 Public Square 44114
216/861-4000 Tr$490 Mil
Hd,Nb: John P. Reinartz, ExecVP
PersTr,CorpTr: Harry B. Olds, Jr., VP
TrInv: Donald Cruse, VP
EmplBen: Ronald J. Lang, VP
TrOpers: Douglas Mitrisin, VP

UNION COMMERCE BANK
917 Euclid Ave. 44101
216/344-0080 Tr$1 Bil
Hd: John E. Orin, Jr., ExecVP
Admn: Douglas P. Foxx, SrVP
TrInv: N. Andre Boschert, VP
TrOpers: James Masterson, VP
TrMktg: Allan H. Roberts, VP
TrCont: David J. DeCrane, VP

★ Columbus

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(Branch of Cleveland)
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Richard G. Stein, TO

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PersTr: John L. Sauter, VP
CorpTr: P. Joseph Sesler, VP
TrInv: Robert J. Murphy, VP
ComTrF: William M. Higgins, VP
EmplBen: John C. Ruetty, VP
TrOpers: Jim S. Deyo, VP
Nb: Robert H. Bartholomew, VP

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PersTr: J. David Sabine, VP
TrInv: Kenneth B. Quintenz, VP
EmplBen: H. Herbert Schupp, VP
TrOpers: Phyllis Kennedy, AsstVP
CorpTr: G. Ronald Henderson, VP

HUNTINGTON NATIONAL BANK
Broad & Front Sts. 43216
614/469-6425 Tr$800 Mil
(Branches in Ashland & Lima)
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PersTr: Lawrence E. Green, VP
CorpTr: Dan Saunders, VP
TrInv: Ellwood W. Lewis, VP
ComTrF: Dennis L. Clary
EmplBen: Ed Ranucci, VP
TrOpers: Thomas R. Hilliker, VP
Nb: Steven Swett, VP

Covington

WESTERN OHIO NATIONAL BANK & TRUST CO.
P.O. Box 39 45318
513/473-2056 Tr$9.7 Mil
Hd: Carl W. Bowman, VP

Dayton

BANCOHIO NATIONAL BANK
111 W. First St. 45402
513/223-6851
(Branch of Columbus)
Nb: James H. Edwards, TO

FIRST NATIONAL BANK
One First National Plaza 45402
513/226-2118 Tr$215 Mil
Hd: Jeffrey T. Siler, SrVP&SrTO
PersTr: Vera M. Schierloh, VP&TO
TrInv,ComTrF: Woodrow W. Stroud, Jr., VP&IO
EmplBen: John W. Sommer, TO
Prob: James T. Neef, VP&TO
TrOpers: David A. Keim, VP
Nb: Michael C. Josephson, VP&TO

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34 N. Main St. 45402
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PersTr: William T. Lincoln, VP&TO
CorpTr,ComTrF,EmplBen: James W. Haman, VP&TO
TrInv: Charles O. Lee, Jr., VP&IO
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FIRST NATIONAL BANK OF ELYRIA
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TrOpers: Agnes A. Elkins, TrAdm

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EmplBen: Barbara Ann Ziga
Nb: R. Scott Cornelius, VP

Hamilton

FIRST NATIONAL BANK OF SOUTHWESTERN OHIO
3rd & High Sts. 45012
513/867-4818 Tr$159 Mil
Hd: James J. Ashburn, VP&SrTO
PersTr: Dennis G. Walsh, TO
CorpTr,Taxes: David D. Schul, TO
TrOpers: Frank M. Peters, TOpO
TrInv: Dennis C. Dietz, TrInvO
RE: Dan R. Bourne, AdmAsst
EmplBen: Michael R. O'Dell, AsstTO

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High St. & Journal Square 45012
513/867-5133 Tr$120 Mil
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PersTr: Margaret Kollstedt, TO
TrInv,ComTrF: Joseph Below, AsstTO
EmplBen: J. Bruce Hert, TO
TrOpers: Nancy Wenning, AsstTO

Lebanon

LEBANON-CITIZENS NATIONAL BANK
P.O. Box 59 45036
513/932-1414 Tr$10 Mil
Hd: Bernard H. Wright, Jr., TO

Lima

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Joe Cosart, VP

THE METROPOLITAN BANK OF LIMA, OHIO
P.O. Drawer M 45802
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PersTr: Perry R. Watkins, TO
TrInv,ComTrF: Charles L. Butts, VP&TO
EmplBen: Ruth G. Bailey, PenTO
TrOpers: Ron D. Sacks
Prob: Evans T. Pseekos, TO
Keough&IRA: Diane Motter, AcctAdm

Lorain

CENTRAL TRUST CO. OF NORTHERN OHIO, NatAssn
1949 Broadway 44052
216/244-1965 Tr$18 Mil
Hd: David E. Nocjar, VP&TO
TrOpers: Mary Jane Sargent

LORAIN NATIONAL BANK
457 Broadway 44052
216/244-6000 Tr$45 Mil
PersTr,Prob,Tax,TrInv,Nb: Emma N. Mason, VP&TO
CorpTr,EmplBen,Inv: Douglas Substanley, VP&TO
TrOpers: Elizabeth Simms, TO

Mansfield

BANK ONE OF MANSFIELD
28 W. Park Ave. 44901
419/522-2011 Tr$58 Mil
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PersTr,CorpTr,EmplBen: Paul H. Dudte, Jr., VP&TO
TrOpers: Connie L. Sharma, TC&TO

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P.O. Box 849 44901
419/522-2211 Tr$108 Mil
Hd,Nb: J.A. Walter, SrVP&SrTO
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PersTr,Nb: Donald J. Breon, VP&TO
David R. Irvin, TO
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3 N. Main St. 44901
419/522-4411 Tr$60 Mil
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PersTr,TrInv: Harold H. Davis, VP&TO
TrTax: Brenda Dean, TaxTrO
EmplBen: Mark Taylor, InvAn
TrOpers: Charla Pfoutz, OpsMgr

Marietta

THE CENTRAL TRUST COMPANY OF SOUTHEASTERN OHIO, NatAssn
P.O. Box 661 45750
614/373-1147 Tr$5 Mil
Hd: Robert A. Jackson, TO
TrOpers: Judy A. Hoff, AsstTO

PEOPLES BANKING & TRUST CO.
P.O. Box 666 45750
614/373-3155 Tr$160 Mil
Hd,PersTr,Nb: Robert E. Evans, ExecVP&TO
CorpTr,EmplBen: Charles R. Hunsaker, TO
TrInv,ComTrF: David B. Baker, VP&TO

Massillon

FIRST NATIONAL BANK IN MASSILLON
P.O. Box 585 44648
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Timothy N. Smyth, AsstTO

Medina

OLD PHOENIX NATIONAL BANK
39 Public Square 44256
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TrOpers: Catherine Carmany, AsstTO
Nb: George Paidas, TO

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2 S. Main St. 45042
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Hd: Charles W. Beck, Jr., VP&TO
TrOpers: Kenneth J. Angel, TO

FIRST NATIONAL BANK OF SOUTHWESTERN OHIO
2 North Main St. 45042
513/425-7548 Tr$60 Mil
Hd: R.P. Ely, Jr., VP&ExecTO
PersTr,CorpTr: R.L. Garver, TO
TrInv,ComTrF: S.E. Kitchen, AsstTO
EmplBen: B.K. Hill, AcctAdm
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P.O. Box 871 43050
614/397-6344 Tr$20 Mil
Hd: Herbert L. Belden, VP&TO
TrInv,EmplBen,Nb: Ian Watson, TO

Newark

CENTRAL TRUST CO.
P.O. Box AE 43055
614/345-3471 Tr$13 Mil
Hd: June N. Sachs, TO

PARK NATIONAL BANK
50 N. Third St. 43055
614/349-8451 Tr$60 Mil
Hd,EmplBen,Nb: Stuart N. Parsons, VP&TO
TrInv,ComTrF: Douglas H. Pyle, TO
PersTr,CorpTr,TrOpers: Pamela A. Furnas, TO

Niles

BANCOHIO NATIONAL BANK
2 South Main St. 44446
216/652-4317
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Nb: Gary L. Pilcher, TO

Norwalk

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12-14 E. Main St. 44857
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Hd: W. James Wetzel, Csh&TO

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TrOpers: Richard Lindoerfer, TO
Nb: Thomas M. Bruckman, TO

Perrysburg

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Piqua

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45356
513/773-1212 Tr$65 Mil
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Portsmouth

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P.O. Box 301 45662
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235 W. Main St., P.O. Box 809 44266
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7540 East Main St. 43068
614/864-8980
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Hd: Richard E. Dolan, VP&TO

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513/324-5851
(Branch of Columbus)
PersTr: John A. Swinford, AsstVP

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40 South Limestone St. 45502
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Hd: Daniel M. O'Keefe, VP&TO

Steubenville

HERITAGE BANK
401 Market St. 43952
614/282-3661 Tr$40 Mil
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PersTr,EmplBen: Kenneth D. Asher, AsstTO
ComTrF,CorpTr,TrOpers: Sherrill L. Schmied

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124 N. 4th St. 43952
614/283-3731 Tr$25 Mil
Hd: Thomas L. Grimm, VP&TO

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5604 Main St. 43560
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Hd,PersTr,CorpTr,Nb: Richard P. Zunkiewicz, SrVP&TO
TrInv: John T. Blake, AsstVP
CorpTr: Bethelyn Beroset, AsstTO
EmplBen: J. James Bishop, III, AsstTO
TrOpers: Amber A. Shull, TO

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79 S. Washington St. 44883
419/447-3213 Tr$10 Mil
Hd: Warren R. Kahn, VP&TO
Carl Arnold, AgrTO

Toledo

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Madison & Huron Sts. 43603
419/259-6800 Tr$300 Mil
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CorpTr,TrOpers: James A. Foote, TO
TrInv: Charles W. Porter, VP
EmplBen: Harry M. Behrendt, Jr., SrTO
Nb: Charles E. Racine, SrTO

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TrInv: Donald E. Miles, VP
EmplBen: Donald L. Speck, VP
TrOpers: John H. Reed, VP

TOLEDO TRUST CO.
P.O. Box 1628 43603
419/259-8142 Tr$1.2 Bil
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PersTr: Jerome J. Robison, SrVP
CorpTrInv: Theodore T. Hahn, VP
PersInv: Gary D. Lind, InvO
EmplBen: Timothy R. Morgan, SrTO
TrOpers: Lee Rhinemiller, VP
Nb: Allan J. Brogan, VP
Tax: Robert R. Krechman, VP
Inv: Richard M. Peterson, SrVP
Prob: Erwin Diener, SrTO

Troy

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910 W. Main St. 45373
513/335-8351 Tr$80 Mil
Hd,TrInv,Nb: Richard J. Fraas, SrVP&TO
PersTr,CorpTr,EmplBen: Phillip M. Jones, TO
PersTr,TrOpers: Viola Strome, AsstTO

Van Wert

THE PEOPLES BANK & TRUST
114 East Main St. 45891
419/238-2399
Hd: Glen R. Jenkins, SrVP&TO

Warren

SECOND NATIONAL BANK
P.O. Box 1311 44482
216/399-8311 Tr$185 Mil
Hd: H.W. Dakin, VP&SrTO
PersTr,ComTrF,EmplBen: J.R. Donaldson, VP&TO
TrInv: R. Fenwick, TrInvO
Nb: James Ross, AsstVP&TO
TrOpers: Donna Zahler, TOpO

THE UNION SAVINGS & TRUST COMPANY
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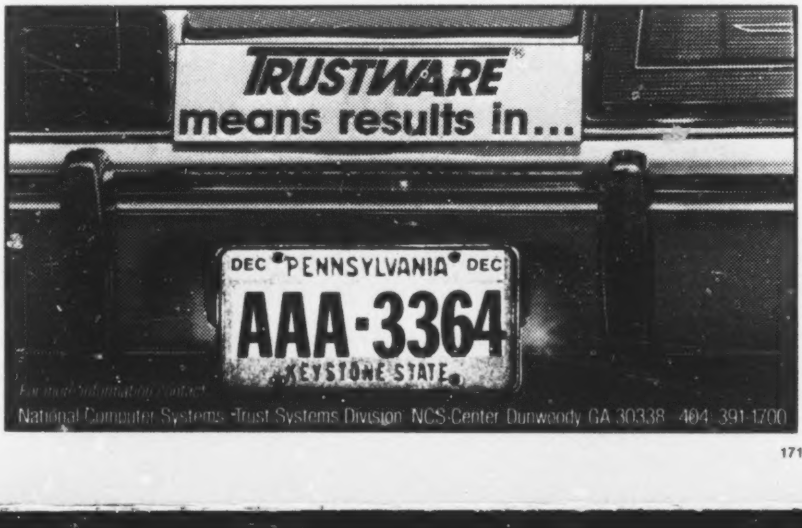

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PersTr: Christopher W. Kull, SrTO
TrInv: John N. Page, VP&IO
EmplBen: Richard J. Spangler, VP&TO
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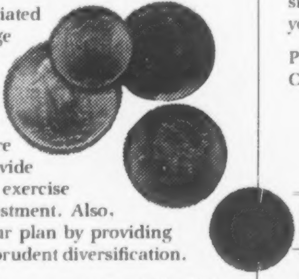

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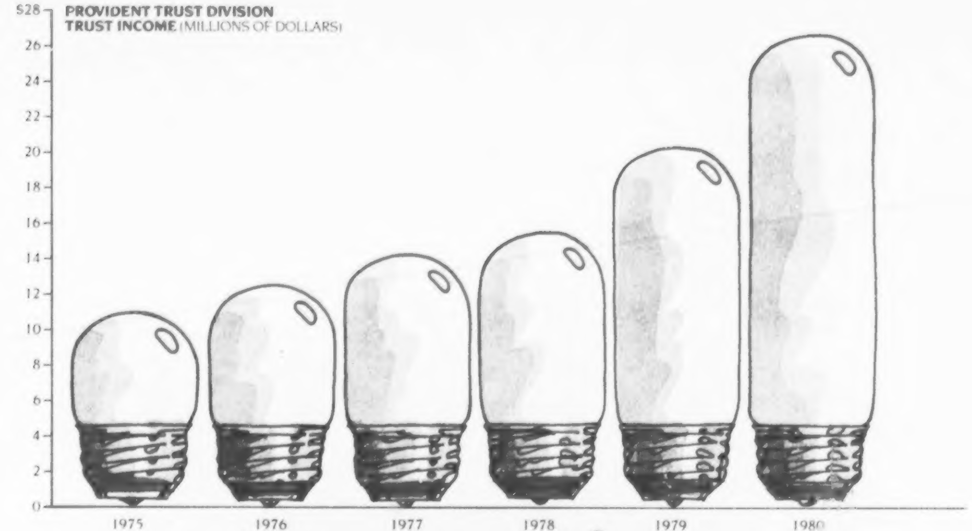

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Pottsville

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717/622-8870
(Branch of Reading)
Hd: Mrs. Raydelle H. Berger, VP

MINERS NATIONAL BANK
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717/622-2320 Tr$25 Mil
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Allen E. Kiefer, SrVP,Csh&TO
Adm: Doris J. Freed, TO
Albert D. Marazas, AsstTO

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TrInv: Dwight H.B. Rieman, SrVP&IO
ComTrF: Frederick S. Seewald, TO
Nb: James E. Marconis, AsstTO
EmplBen: Joseph R. Popson, AsstTO
Nb: Edward A. Hauck, AsstTO

UNION BANK & TRUST CO.
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Reading

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TrInv: Alfred Weitkunat, VP
ComTrF: Donald E. Clark, VP
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TrOpers: Patricia A. Saucier, TO
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PersTr: Robert S. Knoll, VP
CorpTr,ComTrF,TrOpers: Dorothy L. Roberts, TOpO
TrInv: Bart B. Hannahoe, VP
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Reedsville

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17084
(Branch of Lewistown)

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TrOpers: Gerald J. Lesser

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PersTr: Robert P. Leiby, SrVP
CorpTr: Joseph F. McDonald, VP
TrInv: William E. Vaulcain, SrVP
EmplBen: Frederick W. Schmidt, Jr., VP
TrOpers: John G. McMurrough, VP
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PENNBANK
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(Division of Titusville)
Hd: Edward H. Kuntz, VP

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Marcia B. Williams, TO
EmplBen,CorpTr: Edward J. Gilmartin, TO
TrOpers,Software Sales: David Battaglia, TOpO
TrInv: Richard Masucci, TrInvO
Nb: John W. Furniss, TO

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Kimberly A. Barrows, TO

Selinsgrove

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17870
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CorpTr,EmplBen,TrOpers:
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Shamokin

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Sharon

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15501
(Branch of Jennerstown)
David A. Finui, VP&TO

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TrInv: John E. Steele, TO
TrOpers: Helen H. Towne, TO
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Diane Cressman, AsstTO
State College Branch
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814/237-7801
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814/234-5166
(Branch of Altoona)
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PENNSYLVANIA (Cont'd)

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Lynn Scheider, AsstTO
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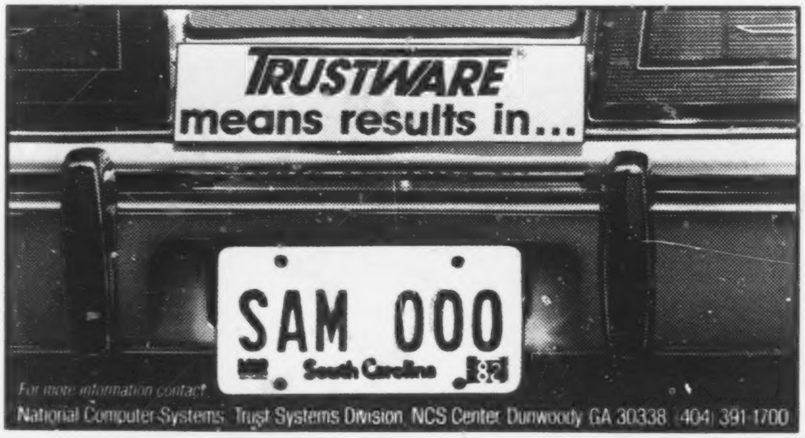

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UNITED AMERICAN BANK
P.O. Box 1998 37601
615/282-1711 Tr$18 Mil
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Mary S. Biggs, AsstVP&TO
David Hawkins, AsstTO

Kingsport

FIRST NATIONAL BANK OF SULLIVAN COUNTY
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PersTr: Robert R. Neyland, Jr., VP&TO
CorpTr: Carolyn Cooper, AsstTO
EmplBen: Iris Supcoe, TrAdm
TrOpers: Blanche E. Bishop, TO
Nb: Ben M. Brown, Jr., TO

FIRST TENNESSEE BANK,NatAssn
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615/246-4151 Tr$5 Mil
Hd: Alan F. Lee
TrAdmin: Suzanne T. Stamey

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Legal: William W. Jones, VP&TO
PersTr,TrOpers,Est,ComTrF: Michael L. Allen, TO

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CorpTr: Bob Parker
TrInv: Wm. Pruett
TrOpers: Norris Avey

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PersTr: Warner M. Sells, VP&TO
TrInv: J. Robert Page, VP&TO
CorpTr: Sherry D. Speegle, TO
Nb: G. Brown Bevill, TO
EmplBen: Anne Callison Stokely, EmplBenO

UNITED AMERICAN BANK IN KNOXVILLE
Trust Dept.
United American Plz.
P.O. Box 280 37901
615/971-2100 Tr$100 Mil
Hd: Ralph A. Davidson, SrVP&SrTO
PersTr: Edward B. Phillips, SrTO
EmplBen: John A. Thomas, VP&TO
TrOpers: Francis T. Mooney, AsstVP&TOpO

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PersTr: David Moore, TO
CorpTr: Betty Bacon, TO
TrInv: Robert Killefer, VP
EmplBen: Sharon Coffey, VP
TrOpers: Nancy Cate
Nb: Jim Baugh, AsstTO

Lewisburg

FIRST NATIONAL BANK
P.O. Box 427 37091
615/359-1515 Tr/u$1 Mil
Hd: Bill F. Garrett, SrVP&TO
Vivian H. Clift, SrVP&AsstTO

PEOPLES & UNION BANK
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615/359-6222 Tr/u$1 Mil
Hd: James M. Jones, Jr., ExecVP

Maryville

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Robert A. Gordon, Jr., TO
TrOpers: Edith Walker

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615/984-1500 Tr$20 Mil
Hd: Paul P. Connolly
TrOpers: Glenda G. Cosner

McMinnville

CITY BANK & TRUST CO.
Court Sq. 37110
615/473-2147 Tr$7 Mil
Hd: E. D. Busic, VP&TO

FIRST NATIONAL BANK
37110
615/473-4402 Tr$2 Mil
Hd: John J. Savage, Jr., ExecVP&TO
Charles C. Jacobs, VP&AsstTO

Memphis

COMMERCE UNION BANK
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901/454-8000 Tr$17 Mil
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Judy F. Rutherford, TO

COMMERCIAL & INDUSTRIAL BANK OF MEMPHIS
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Hd: Edwin M. Standefer, Jr., VP&TO
TrOpers: Mabel B. Topper, TO

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Hd: E. Kelton Morris, SrVP&Mgr
PersTr: Wayne C. Marsh, VP
SpecAccts: William C. Wilson, VP
CorpTr: Robert Parker, CorpTrAdmMgr
TrInv,ComTrF: William V. Pruett, Advisor
TrOpers,Acctng,Tax: O. Norris Avey, Jr., VP&TO
Nb: John M. Laughlin, VP
EmplBen: C. Douglas Kelso, III, VP

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CorpTr: Jim Roscoe, VP&TO
TrInv,ComTrF: Myron M. Mall, 1stVP&TO
EmplBen: Dianne Shockley, AsstVP&EmplBenO
TrOpers, Robert Garmon, VP
Nb: Leon Roubion

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PersTr: J.A. Kleiser, SrVP&TO
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EmplBen: Mary M. Perry, VP&TO
TrOpers: J.D. Pierce, VP&TO

Morristown

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PersTr,Admin: Suzanne Stamey, TO

HAMILTON BANK OF MORRISTOWN
P.O. Box 1047 37814
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EmplBen: Kent Coleman, TrAdmO

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PersTr: M. Kirk Scobey, SrVP&TO
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TrInv: Blaine Reeve, SrVP
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FIRST AMERICAN BANK OF NASHVILLE,NatAssn
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PersTrDivHd: Wm. A. Byrn, Jr., SrVP
Corp&EBDivHd: Norman A. Carl, SrVP
InvMgtDivHd: Charles R. Robinson
Opers&AdminDivHd: Wm. L. Midgett, SrVP
Opers: John E. Sparks, VP
Nb-Pers: James M. Bates, VP

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615/748-4246 Tr$820 Mil
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PersTr,EstSttlmt: Alden Smith, Jr., SrVP&TO
CorpTr: Hugh G. Eldredge, Jr., TO
TrInv: Charles E. Winger, SrVP&TO
EmplBen: Dick Dickerson, VP&TO
TrOpers: Barry S. Good, VP&TO
RE: Campbell Brown, VP&REO
Nb: George Peterman, TO

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Oneida

FIRST TRUST & SAVINGS BANK
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Hd: Lorene West, TO

Paris

COMMERCIAL BANK & TRUST CO.
P.O. Box 1000 38242
901/642-3341 Tr$1 Mil
Hd: Faye T. Williams, AsstVP&TO

Pulaski

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615/363-6511 Tr$2.5 Mil
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TrOpers: Diana Sharp, AsstTO

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PersTr: Judy Crockett, AsstTO & AsstVP
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EmplBen: Billy F. Hicks
Jean Landers, AsstTO
John Jarrell, TO

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CorpTr,TrInv: Don Swindell, VP&TO
TrAdmin: Gaylon McKelvey, AsstVP&TO
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Thomas Martin, VP&TO
TrInv: Rex Cotten, CFA,VP&TO
EmplBen: Michael Kinard, VP&TO
TrOpers: Wanda Richard, AsstTO
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PersTr: Carolyn N. True, AsstVP
ComTrF: Connie F. Moroni, TO
EmplBen: Beverly Pettigrew, VP
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Nb: Allen Lamb, AsstVP

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713/331-6411 Tr$4 Mil
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TrInv,ComTrF: Curtis Ballard, VP&TO
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TrOpers: Douglas Moore, AsstVP&TO
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Nb: Jack E. Little, SrVP&TO
TrInv: Joe Horn, CFA,SrVP&TO
EmplBen: Fred Hancock, VP&TO
CorpTr: Craig Evetts, VP&TO
TrOpers: Roy Ralston, AsstTO&PetroConslt
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Hd: Dick Harris, Pres,CEO&TO

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PersTr: Linda J. Kuehl, TrAdmO
CorpTr,EmplBen: Harry L. Bartay, VP&TO

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PersTr: Byron L. Kidd, SrTO
CorpTr: Martin E. Turner, TO
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EmplBen: Garret Jamison, VP&TO
TrOpers: Martin F. Horan, TOpO

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Mike Talley, SrVP,Admin&Opers
PersTr: Mike Vaughan, VP
EmplBen: David Fisher, TO&EmplBenMgr
TrInv: Cliff Strieber
TrOpers: Kathy Beran
Nb: Jimmy Boyle, VP&TO

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Admin: Frank A. Mitchell, SrVP&TO
PersNb: James R. Shelton, SrVP&TO
TrInv: John W. Eccles, CFA,VP&TO
CorpNb: Bill Armer, VP&TO
PersTr: John C. Miller, VP&TO
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TrOpers: Hugh W. Clarke, VP&TOpO
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713/838-0201
Hd: John D. Cutrer, VP&TO

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915/597-2961 Tr/u$1 Mil
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Brenham

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Hd: Elvis F. Jaster, VP&TO
TrOpers: Edwin Hugh Schlenker, Comp&TO

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Hd: Douglas R. Borchardt, VP&TO

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Judy Bourn, AsstTO
Ann Pitts, TOpO

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P.O. Box 1067 79316
806/637-2531 Tr$5 Mil
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John C. Willis, VP&AsstTO
Peggy Gillespie, AsstTO

Brownsville

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835 Levee St. 78520
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PersTr,AcctsAdmin: Ray Shaw, VP&TO
TrOpers: Sharon Pittman

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300 Center Ave. 76801
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TrOpers: Gerry Chandler, VP&AsstTO

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TrAdmin: Mike Zajicek, TO
TrOpers: Ladis Marek, TO

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TrInv: Bronnie McNabb, Jr.

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Corpus Christi

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CORPUS CHRISTI BANK & TRUST
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PersTr: Day Manley, VP&TO
TrInv,ComTrF,CorpTr: Joseph Smejkal, VP&TO
EmplBen: David S. Brannon, VP&TO
TrOpers: Carolyn Pulec, TOpO

CORPUS CHRISTI NATIONAL BANK
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RE,PersTr: Hubert J. Boykin, VP&TO
Farms&Rch: Allan Jamison, VP&TO
Est: Roger Powell, VP&TO
PersTr: Buford Boykin, VP&TO
CorpTr: Gwen O'Brien, VP&TO
TrInv,ComTrF: Jerry Rumley, VP&TrInvO
EmplBen: Edward Reis, AsstVP&TO
TrOpers: James McCown, VP&TOpO

THE INTERNATIONAL BANK
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512/888-4451
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TrInv: Gene R. Schade, ExecVP
TrOpers: Edwina Campbell, Csh

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P.O. 6409 78411
Tr$7 Mil
Hd: Gene H. Koch, Jr., SrVP&TO
CorpTr: Virginia Thompson, TrAdm

TEXAS COMMERCE BANK-CORPUS CHRISTI
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512/883-3621 Tr$80 Mil
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PersTr: Carley Ivy, VP&TO
PersTr,CorpTr: Bob Evans, VP&TO
TrOpers: Mrs. Lola Westmoreland, TOpO

Corsicana

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PersTr: Floy Smith, VP&TO
RE,Minerals: Walter Holmes, SrVP&TO
EmplBen: B.L. Sanders, III, VP&TO
ComTrF: Peggy Flynn, AsstCsh&AsstTO
CorpTr: Pat Carver, VP&TO

THE STATE NATIONAL BANK
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214/874-5661
Hd: Chester O. Sprinkle, Pres&TO

Dallas

CULLEN/FROST BANK OF DALLAS,NatAssn
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214/742-2001 Tr$40 Mil
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PersTr: B. J. Burris, VP&TO
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214/655-8335 Tr$370 Mil
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EmplBen: Douglass Womack, VP&TO
TrOpers: Jim Lummus, AsstVP&TO
Nb: David Sharp, VP&TO

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FIRST NATIONAL BANK IN DALLAS
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214/744-7382 Tr$4 Bil
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ComTrF,TrOpers: Karl J. Lombar, SrVP
EmplBen,Nb: Lawrence H. Budner, SrVP&SrTO
Ppty Mgmt: Myron W. Manker, SrVP

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Admin: David R. Crocker, SrVP
PersTr,Est: Terrie Denson, TO
CorpTr: Randy Farrow, AsstTO
TrInv: John Bryan, VP
TrOpers: Charles Holmes, VP
Keough,IRA: Twylla Maddux, AsstTO
Keough,IRA: Rey Olivas, AsstVP

MERCANTILE NATIONAL BANK
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PersTr,Nb: Robert W. Blount, VP&TO
TrInv: Scott Flower, TrInvO
CorpTr,ComTrF,TrOpers: Jas. F. Nelson, Jr.,
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EmplBen: Mrs. Wanda Green, AsstTO

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TrOpers: Carolyn Gouge, AsstTO

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PersTr: James P. Bevans, SrVP&TO
TrInv: H. Edward Anderson, SrVP&TO
CorpTr: Frank LaBarba, VP&TO
ComTrF: William F. Moyer, VP&TO
EmplBen: W. Humphrey Bogart, SrVP&TO
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TrOpers: Margaret Spann, TO

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PersTr,CorpTr,TrInv,Nb: Janice Crane, ExecVP
EmplBen,TrOpers: Harry Sivess, AsstTO

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Nacogdoches

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Thos. W. Baker, Chm&SrTO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers,Nb: Michael C. Haas, TOpO
PersTr,CorpTr,TrInv,ComTrF,TrOpers,Nb: Jackie Prince, VP&TO

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PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers,Nb: Jack E. Hargis, VP&AsstTO
Dorothy G. Palmer, AsstVP&AsstTO

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PersTr: Joe Nance, AsstVP
Carolyn Stockton, AsstVP
EmplBen: Lynne Shannon, AsstVP
TrOpers: Oscar Juarez, DirTrOpers

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TrOpers,EmplBen: Joan C. Johnson, TO

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PersTr,Nb: Edwin J. Stuart, VP&TO
ComTrF,TrOpers: Jerry Pogemiller, VP&TO
EmplBen: Larry Riley, VP&TO
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Admin: Mary Jane Johnston, TrAdm

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PersTr,CorpTr,TrInv,EmplBen,TrOpers: Beth Lazenby, TO

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PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers: Ms. Charlyn Louvier, AsstTO

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TrInv,ComTrF,EmplBen: John H. Abel, AsstVP&TO
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EmplBen: Ann Beverly, PenTO
CorpTr: J.M. Geise, AsstTO
TrOpers: M.J. Dastalto, TOpSupv

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CorpTr,TrInv,ComTrF,EmplBen: William S. Wolff, SrVP
PersTr,TrOpers: George R. Sharrow
Nb: Brad Smith
Est: Roger D. Giroux
ComTrF: Paul C. Washburn

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TrInv: Judith J. Cone, Sec
InvAn: Russell A. Cook, Conslt

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TrOpers: Barbara Stinson
Nb: David A. Howells, VP&TO

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TrInv: Richard D. Murphy, VP
EmplBen,Nb: K. L. Walker, AsstVP
CorpTr: R. A. Browning, Jr., SrVP
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PersCustmrSvcs,EstSetlmt: Edward D. Berlien, TO

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PersTr: Kenneth L. Neathery, Jr., TO
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EmplBen: Linda P. Golden, VP
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L.P. King, VP
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EmplBen,TrInv,ComTrF: Laurie A. Lloyd, TO
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TrInv: William J. Wykle, VP&TrInvO
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Lewis N. Ware, AsstTO
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Hd: James L. Schoonover, VP
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304/363-1300 Tr$10 Mil
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Hd: Robert L. Booth, VP&TO

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304/267-8927 Tr$4 Mil
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Sarah V. Pappas, AsstTO

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4th Ave. & Lee St. 25136
304/442-2492
Hd: George T. Carson, VP&TO

Moorefield

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P.O. Box 670 26836
304/538-2353
Hd: Janet Sindy, TO
Edgel A. Liller, ExecVP&AsstTO

Morgantown

FARMERS & MERCHANTS BANK
P.O. Box 698 26505
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TrInv: Lewis C. Pellegrin, ExecVP
PersTr: Mrs. Francie Klink, AsstTO

FIRST NATIONAL BANK
P.O. Box 853 26505
304/296-4471 Tr$10 Mil
Hd: Kim Craig, AsstVP&TO
Admin: Colleen Roberts
Debbie Hunter, OpClrk

Moundsville

MERCANTILE BANKING & TRUST CO.
P.O. Drawer C 26041
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Hd: C. Michael Blair, Pres&TO

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THE PEOPLES BANK
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Hd: C.W. Burdiss

Parkersburg

COMMERCIAL BANKING & TRUST CO.
P.O. Box 1427 26101
304/428-8061 Tr$16 Mil
Hd: Thomas N. Webster, SrVP&TO
TrOpers: Betty P. Rodda, VP&TO
EmplBen: Rosemarie Colberg, AsstTO
Nb: C. Randall Law, AsstVP&TO

MOUNTAIN STATE BANK
P.O. Box 3038 26101
304/485-7331 Tr$8 Mil
Hd: R.G. Miller, VP&TO

PARKERSBURG NATIONAL BANK
514 Market St. 26101
304/424-8682 Tr$60 Mil
Hd,CorpTr,EmplBen: Robert B. McHenry, VP&TO
TrInv: Betty E. Barnette, AsstVP
TrOpers: June S. Whytsell, AsstVP&TO

UNION TRUST NATIONAL BANK
P.O. Box 928 26101
304/485-6501 Tr$165 Mil
Hd,PersTr,CorpTrTrOpers,Nb: Edwin Van Lynn, SrVP&TO
TrInv: Charlotte J. Potter, VP&TO
ComTrF,EmplBen: Urban J. Albertson, III, AsstVP&TO

WOOD COUNTY BANK
P.O. Box 1587 26101
304/424-7595 Tr$14 Mil
Hd: Larry A. Thornton, VP&TO
TrInv: M. Susan Corbitt, VP
TrOpers: Pamela S. Robinson, AsstTO

Point Pleasant

CITIZENS NATIONAL BANK
P.O. Box 37 25550
304/675-4480 Tr$1.4 Mil
Hd: Wayne Austin, TO

Princeton

MERCER COUNTY BANK
P.O. Box 791 24740
304/425-1992 Tr$13 Mil
Hd: James L. Miller, VP&TO

PRINCETON BANK & TRUST CO.
P.O. Box 671 24740
304/425-7521 Tr$9 Mil
Hd: Owen R. Griffith, Jr, SrVP&TO

Ransom

BLAKELEY BANK & TRUST CO.
P.O. Box 40 25438
304/725-7014 Tr$3 Mil
Hd: J. Blackwell Davis

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FIRST NATIONAL BANK IN RONCEVERTE
P.O. Box 457 24970
304/647-4500 Tr$2 Mil
Hd: William M. Dickson, Pres&TO

St. Marys

FIRST NATIONAL BANK
26170
304/684-2255 Tr$1 Mil
Hd: Carl Guthrie, Pres

Sisterville

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P.O. Box 179 26175
304/652-3151 Tr$7 Mil
Hd: R.O. Hanlin, Csh
Nb: T.E. Menighan, Pres

UNION NATIONAL BANK
P.O. Box 177 26175
304/652-3511
Hd: Carl A. Guthrie, Csh&TO

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P.O. Box 8037 25303
304/744-9424
Hd: Marshall Buckalew, Pres&TO

Welch

McDOWELL COUNTY NATIONAL BANK
P.O. Box 549 24801
304/436-4112 Tr$17 Mil
Hd,PersTr,TrInv: S.D. Hardin, Pres&TO
CorpTr,ComTrF,EmplBen: J.L. Hogg, TO
TrOpers,Nb: Ann Phillips, AsstTO

Wheeling

HALF DOLLAR TRUST & SAVINGS BANK
P.O. Box 711 26003
304/233-4500 Tr$25 Mil
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PersTr: Mark C. Ferrell, TO
TrOpers: Rita Castle, TO

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Trust Dept.
1114 Market St. 26003
304/233-0600 Tr$165 Mil
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PersTr: Martha M. Sobray, AsstVP&TO
CorpTr: Dorothy L. Meigh, AsstTO
TrInv: John W. King, TrInvO
Shirley A. McCann, AsstTO
Carrie J. Nunemaker, AsstTO
Mary E. Nolte, AdmAsst
EmplBen: George P. Schramm, TO
TrOpers: Charles M. Miller, TOpO
Nb: Dennis R. Ronek, TrMktgO
Delores A. Palmer, AsstTOpO

WHEELING DOLLAR SAVINGS & TRUST CO.
Bank Plaza
1315 Market St. 26003
304/232-1600 Tr$350 Mil
Hd: Donald E. Hawkins, VP
PersTr: John L. Medick, SrTO
TrInv: Herschel C. Pittenger, VP
EmplBen: Helen V. Gould, SrTO
CorpTr,TrOpers: Kim Seabright, TOpO
Mktg,Nb: William H. Homan, Jr., SrTO
Prob: Thomas A. Wellner, SrTO
Tax: Ronald J. Morgan, TaxO

WHEELING NATIONAL BANK
1145 Market St. 26003
304/232-0110 Tr$11.8 Mil
Hd: Richard L. Tomlinson, VP&TO

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304/536-1400 Tr$130 Thous
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PersTr: W.J. Livesay, VP&AsstTO

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414/735-1375 Tr$130 Mil
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Hd: Paul R. Trigg, VP&SrTO
PersTr: Richard H. Gamble, TO
CorpTr: William S. Schneider, AsstVP&TO
TrInv: Philip R. Keller, VP&TrInvO
EmplBen: Brian W. Parrott, TO
ComTrF,TrOpers: Kenneth W. Sickels, TOpO
Prob: Robert T. Kemps, TrAdm

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221 W. College Ave. 54911
414/739-0163 Tr$87 Mil
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PersTr: Charles Banker, VP
CorpTr,EmplBen: James A. Kluge, VP
TrInv,ComTrF: Roger S. Core, SrVP&InvMgr
TrOpers: Judy Danzinger, TOpO
Nb: Thomas J. Vonck, AcctExec

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THE BARABOO NATIONAL BANK
101 Third Ave. 53913
608/356-4811
Hd: Merlin E. Zitzner, Pres
Robert H. Schmidt, SrVP,Csh&TO
Greg L. Lindner, VP&TO

FIRST NATIONAL BANK & TRUST CO.
502 Oak St. 53913
608/356-3901
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Vicki M. Provorse, AsstTO
EmplBen: Tom Huffar

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TrInv,EmplBen: E.M. Jacobs, Pres
TrInv: H.M. Militzer, ExecVP
Nb: Richard F. Jacobs, BankMktgO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 457 53916
414/885-4454 Tr$8.5 Mil
Hd: Dean A. Beck, VP&TO
TrOpers: Elaine C. Beyer, AsstTO

THE MARINE TRUST COMPANY,NatAssn
(Operating at Marine Bank of Beaver Dam)
124 N. Spring St.
P.O. Box 278 53916
414/885-5511 Tr$1.2 Bil
(Trust Service Office of Milwaukee)
Hd: R. Stephen Cowan, TO

Beloit

BELOIT SAVINGS BANK
P.O. Box 719 53511
608/365-6645 Tr$1.4 Mil
Hd: Dorothy L. Burton, TO

FIRST NATIONAL BANK & TRUST CO.
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(Trust office of Milwaukee)
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200 S. Pine St. 53105
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PersTr,EmplBen,Nb: Elaine Gunderson, AsstTO
TrOpers,Nb: Doris Uebele, AsstTO

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TrInv,EmplBen,Nb: Richard Jodarski, TO
PersTr,TrOpers: Karen Chrast, TO

Chilton

THE COMMERCIAL BANK
35 East Main St. 53014
414/849-2351 Tr$3.2 Mil
Hd: Paul A. Hugo, VP&TO

Chippewa Falls

FIRST NATIONAL BANK
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P.O. Box 9 54729
Dale C. Sevig, VP&SrTO

NORTHWESTERN BANK
202 Bridge St. 54729
715/723-4461
Hd: R.L. Schneider

De Pere

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Hd: Wayne H. Treutelaar, AsstVP&TO

Eau Claire

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(Trust offices in Chippewa Falls, First National Bank & Rice Lake, Dairy State Bank)
Hd,PersTr,EmplBen,Nb: Dale C. Sevig, VP&SrTO
TrOpers: Charles R. Berg

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131 South Barstow St. 54701
715/839-6441 Tr$25 Mil
Hd: Philip R. Smith, SrVP&SrTO
PersTr: Thomas P. Taylor, TO
CorpTr,TrInv,ComTrF,EmplBen,TrOpers,Nb: James P. Johannsen, VP&TO

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(Trust office of Wausau)

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Fond Du Lac

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EmplBen: Marg Stahnke, AsstTO

Fort Atkinson

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414/563-6616 Tr$17 Mil
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TrOpers: Julie Hartwig
PersTr,Nb: Richard Meier

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101 Falls Road 53024
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PersTr,CorpTr,TrInv,ComTrF,Nb: David T. Goddard

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908 S. Fisk St. 54301
(Trust office of Citizens Trust Company of Sheboygan)
Erik Lammert, TrSvcO

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414/432-0321
Hd: Jeffrey L. Johnson, VP&TO

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P.O. Box 1267 54305
414/433-3131 Tr$185 Mil
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PersTr: Gary Klise, VP&TO
TrInv: Kenneth F. Nimmer, TrInvO
EmplBen: Richard H. Langer, VP&TO
TrOpers: Kenneth W. Wery, AsstVP

THE MARINE TRUST COMPANY,NatAssn
(Operating at Peoples Marine Bank of Green Bay)
200 South Adams Street
P.O. Box 1029 54305
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(Trust Service Office of Milwaukee)
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TrInv: Thomas P. Remley, TO
PersTr,ComTrF,Nb: Stephen C. Jones, VP&TO
PersTr,ComTrF,TrOpers: Richard J. Blahnik, TO
EmplBen,Nb: Susan Mitchell, TO

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414/432-6361 Tr$50 Mil
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TrInv,ComTrF: David C. Rusch, AsstVP
EmplBen: Mary Marquis, AsstTO
TrOpers,Nb: Gay Pivonka, TO

Hartford

FIRST NATIONAL BANK OF HARTFORD
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PersTr,CorpTr: D.A. Carroll, VP&AsstTO
James H. Semler, Csh&AsstTO
Nancy Snyder, AsstTO

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Doreen Kienast, AsstVP&AsstTO

Janesville

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100 W. Milwaukee St. 53545
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Bruce R. Mitten, AsstVP&TO
Marcia A. Wilson, TOpO
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BANK OF WISCONSIN
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TrInv,ComTrF: Thomas E. McKaig, VP&TrInvO
TrOpers: Jane R. Stevenson, AsstVP&TO
EmplBen: Stephen J. McDonnell, AsstVP&TO

ROCK COUNTY SAVINGS & TRUST CO.
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John E. Nelson, Sec,TO&Csh
Bernard Jeub, TO
Steven J. Perlewitz, AsstTO

Kenosha

FIRST BANK SOUTHEAST,NatAssn
P.O. Box 429 53141
414/658-4851
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PersTr: Jacqueline Klapproth, AsstTO
TrOpers: Sharon Bock

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(Trust office at Citizens National Bank, Lake Geneva)
P.O. Box 280 53141
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PersTr: Lorraine Erickson, AsstVP&TO
TrInv,ComTrF: David L. Ball, VP&TrInvO
Prob: M. Lee Hosman, TO
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TrInv: John W. Thompson, VP
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EmplBen: Ronald L. Lewis, VP
TrOpers: Frances M. Nelson, AsstVP
Nb: John C. Maynard, TO

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CorpTr: Margaret L. Kalina, AsstVP
EmplBen: Robert L. Krewson, AsstVP

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608/257-2121 Tr$1.2 Bil
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EmplBen,TrInv,PersTr: Wilfred Kinney, TO
PersTr: John M. McDermott, TO

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Betty Valenta, AsstVP&AdmAsst

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Dean L. Seston, VP&TO
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TrInv: Lyle F. Warnock, VP&TO
EmplBen: James D. Jurek, VP&TO
TrOpers: Patricia L. DeJong, AsstVP
Nb: R.L. McCarter, AsstVP

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EmplBen: James D. Hintz, VP
TrInv: Willard L. Wheeler, Jr., 1stVP
TrOpers: Marvin R. Anderson, VP
Gilbert J. Dechant, VP&Csh

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Robert L. Shellman, VP
TrInv,ComTrF: Maureen J. Busby, SrVP
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CorpTr,EmplBen: Mel L. Andresen, VP
TrOpers: Lewis P. Bassell, VP
A. Peter N. McArthur, VP
G. Robert Heaps, AsstVPBsnsDev
Christine Kosma, AsstVPOpers
Michael J. Markiewicz, Csh

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6055 W. Lisbon Ave. 53210
414/871-8200
Hd: Roger Kraemer, VP&TO

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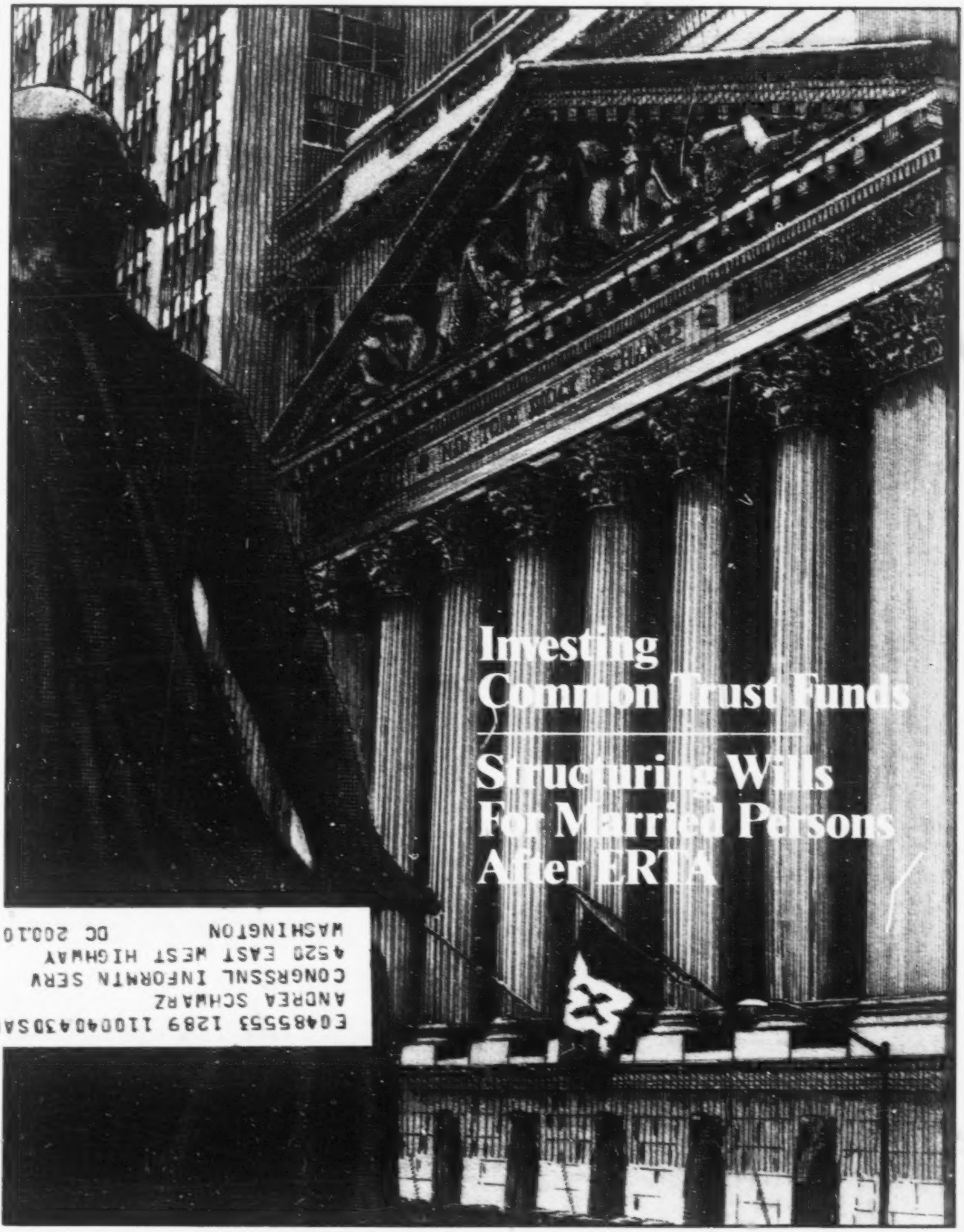

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TRUSTS & ESTATES

Volume 121, No. 5 MAY 1982

Estate Planning and Administration Since 1904

7 / **Hudson Institute's Irving Leveson Discusses the Future of the Financial Services Industry**

12 / **Responsible Investing: Optimizing the Return/Risk Tradeoff**
Low multiple securities will bring results — *David A. Goodman*
John W. Peavy III

15 / **Investing in Today's Economy**
A comparison of current investment alternatives — *Richard D. Stern*

21 / **InterFirst's Investment Strategy**
Distinctive and imaginative portfolios — *David E. Hoener*

24 / **Managing Common Trust Funds with Specific and General Intent**
Consistent and above-average investment results can be expected from common trust funds — *Livingston Jenks, Jr.*

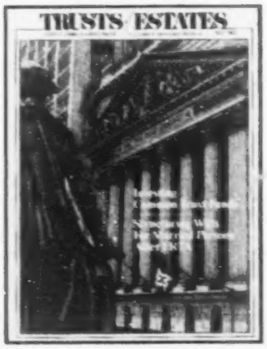
28 / **Federated's Investment Strategies for Money Funds**
A safe harbor for cash — *John M. Winters*
William D. Dawson

33 / **Foreign Investments for Common Trust Funds**
Value to overall portfolio will emerge over time — *M. David Testa*

37 / **Selected Considerations In Structuring Wills (Or Will Substitutes)**
New drafting challenges for the practitioner — *Jonathan G. Blattmachr*
Ira H. Lustgarten

47 / **Questions and Answers on the Tax Act of 1981** — *Roy M. Adams*

51 / **Retirement Accounts — Options and Limitations Arising under ERTA**
Employers must carefully consider these changes — *Neal A. Mancoff*



THE COVER

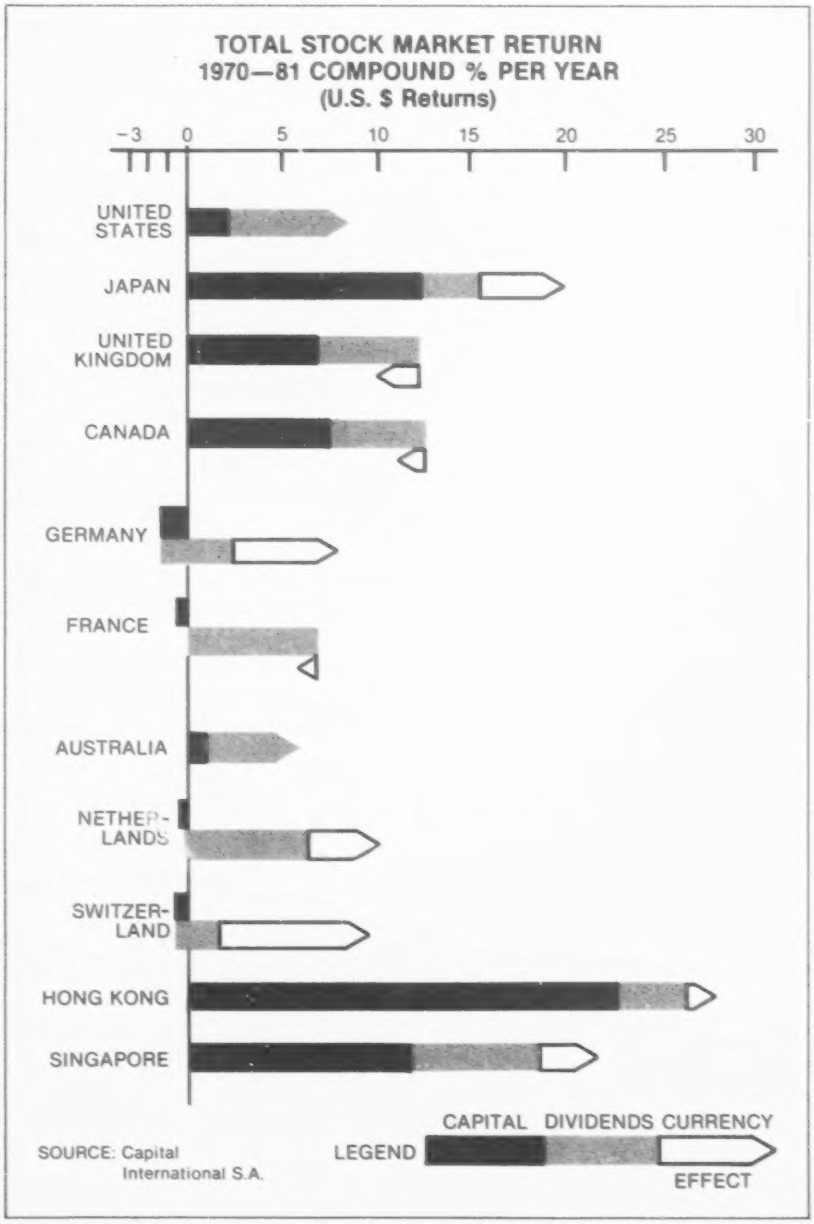
The cover design and artwork of the New York Stock Exchange for this issue of TRUSTS & ESTATES highlighting the investment of common trust funds was done by Bill Adams, assistant art director. His work was based on a photograph taken by Edward Topple, staff photographer for the NYSE.

REGULAR FEATURES

4 Commentary
62 Philanthropy and Estate Planning
63 Law and Life Insurance
65 Meetings and Conventions
66 Personnel
68 Advertisers' Index

Foreign Investments For Common Trust Funds

By **M. DAVID TESTA**
President and Director
Rowe Price-Fleming International, Inc. and
T. Rowe Price International Fund
Baltimore, Md.



SOURCE: Capital International S.A.

Chart I. Foreign investments compare favorably to U. S. equity markets.

Economic policies that have managed to produce higher levels of savings, investment, and less government spending than in the United States have resulted in superior economic growth. These foreign markets offer impressive opportunities for investment, and foreign securities are receiving increasing attention from trust managers.

M. David Testa, president and director of Rowe Price-Fleming International, Inc., and of the T. Rowe Price International Fund, describes the risks and rewards of investing in such markets.

Traditionally consideration of various alternatives for the investment of trust assets has produced decisions in favor of some mix of U.S. cash, bonds and equities. As those alternatives have often provided less than satisfactory results, new options have emerged. Today a trust may also contain investments in real estate, venture capital, and even exotica such as precious gems, antiques and art. However, a very important class of investment alternatives, foreign securities, has remained largely ignored by the trust management community. This form of investment is receiving growing attention from the managers of other fiduciary pools such as pension and endowment funds, and interest is beginning to spread into the trust management community through the larger bank trust departments.

Increase in Interest

There are two primary reasons for this increase in interest in investment in foreign securities, especially equities. The first reason is a long record of relatively attractive investment returns. Chart I shows that major foreign markets have provided competitive or superior results relative to the U.S. equity

Over the past two years, the dollar has been very strong relative to other currencies, as U.S. interest rates have risen to unprecedented levels . . . Currency movements have benefited U.S. investors in most major foreign markets

markets for U.S.-dollar investors since at least the beginning of the past decade. The second reason is the increasing recognition that adding foreign securities to an overall portfolio is an effective way to reduce the risk of that portfolio in several dimensions. Since each national market is exposed to a different mix of economic, political and social factors, there is a tendency for each market to perform independently from other markets to some degree. As a result a portfolio that is invested in a mix of national markets is not likely to have all of its assets going in the same direction at the same time. Chart II presents the findings of a statistical analysis designed to determine the degree to which the performance of one market is explained by the behavior of other markets. (For example, about one-half of the movement of the Canadian market is related to the movement of the U.S. market, whereas the same measure for the Japanese market is only 7 percent.)

Growing Foreign Economies

In looking to the future, we are confident that various foreign markets will continue to provide the same combination of superior and independent returns that have been realized in the past relative to U.S. markets. This confidence is based on many factors, the most important being a belief that many foreign economies will be growing more rapidly than the U.S. economy in the years ahead. As Chart III indicates, equity investors in more rapidly growing economies tend to enjoy greater returns over the long term. Chart IV shows that many foreign countries pursue policies that produce higher levels of savings, investment and growth in labor productivity, and lower levels of government spending than we experience in the U.S. As a result, they have enjoyed more rapid growth in the past and should continue to do so in the future. Moreover, since foreign equity markets in aggregate are now as large as U.S. equity markets, many of the most attractive and rapidly growing individual companies are found overseas. One of the most obvious factors giving rise to this phenomenon in the shift from U.S. leadership that has been occurring in the commercial exploitation of technology. This shift already has occurred in areas ranging from such visible examples as consumer electronics to less apparent fields such as industrial automation, and is emerging in new areas such as pharmaceuticals.

CORRELATION MATRIX
RETURNS TO U.S. INVESTORS
Percentage of Movement Explained
By Cross Correlation
1973—1981

	USA	UK	CANADA	JAPAN	AUSTRALIA	GERMANY	SWITZERLAND	FRANCE	NETHERLANDS	SINGAPORE	HONG KONG
EAFE	28										
UK	24	100									
CANADA	48	27	100								
JAPAN	7	13	5	100							
AUSTRALIA	32	22	41	9	100						
GERMANY	13	17	10	24	11	100					
SWITZERLAND	26	31	19	20	23	57	100				
FRANCE	20	30	22	16	22	29	38	100			
NETHERLANDS	36	42	26	22	18	52	63	37	100		
SINGAPORE	24	33	16	19	19	13	27	14	28	100	
HONG KONG	11	14	9	22	11	11	16	8	22	24	100

Source: InterSec

Chart II. This analysis is designed to determine the degree to which the performance of one market is explained by the behavior of other markets.

Foreign Currency

An area of common concern among investors who consider overseas investment is the exposure that this entails to foreign currencies. Over the past two years, the dollar has been very strong relative to other currencies, as U.S. interest rates have risen to unprecedented levels, and this has penalized the U.S. dollar returns realized from foreign investments. While recent experience has been poor, Chart I shows that over the longer term, currency movements have benefited U.S. investors in most major foreign markets, and we believe that this will be the case again when U.S. interest rates decline. Chart V provides one indication of why we hold this belief. In the long run, relative behavior of currencies is a function of relative inflation and international competitiveness. Chart V shows the relative experience of the U.S. versus Japan in the key measure underlying both of these factors, unit labor costs. A similar pattern would emerge versus Germany; and, of course, many less developed countries start with a large labor cost advantage over the U.S. In the long term, if the dollar does not decline to reflect these trends, we will lose our ability to compete in an ever-increasing number of industries, and our economy will stagnate. Therefore, we consider foreign currency exposure a favorable attribute, not as a problem, to foreign investing in the longer term.

Trust Managers' Dilemma

In seeking to take advantage of the trends and opportunities of foreign investment presented above, the trust manager faces certain difficulties that may explain the modest level of activity in this area to date. U.S. investors are far removed in distance, time, language, and experience from most of these markets, and we would not recommend that these constraints be taken lightly. Doing an effective job means having experienced people on the ground who could supply research and informed opinion on which to base investment transactions. These resources are scarce and costly, and as a result, mostly larger organizations have risen to the challenge to date. However, in the past few years a number of mutual funds have emerged, which now offer an opportunity for other investors to add an international dimension to their overall portfolios. The T. Rowe Price International Fund is one of those funds.

The T. Rowe Price International Fund is a no-load mutual fund that invests entirely in the securities of non-U.S. issuers except for cash reserves. It is managed by Rowe Price-Fleming International, Inc., out of its London office and is supported by on-site research and trading in Europe and the Far East. It was formed in 1980 and has approximately $70 million in assets from a range of investors including regional bank trust departments. At the present time, the Fund has approximately half of its assets each in Europe and in the Far East, with Japan as the largest country representation. The majority of its assets are invested in equities, but it does hold Japanese, British, and German bonds for their attractive total return potential at this time. Since the

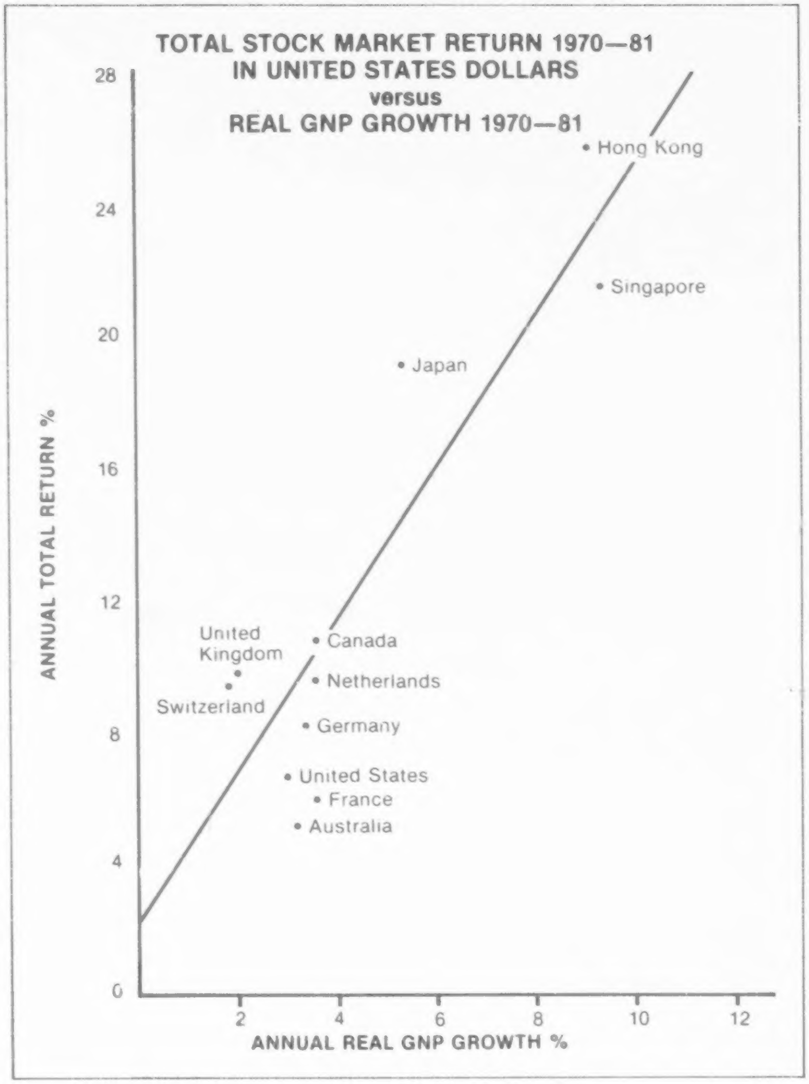


Chart III. Equity investors in more rapidly growing economies tend to enjoy greater returns over the long term.

CRITICAL ECONOMIC GROWTH FACTORS

	Real GNP Growth (Compound % Annum)	Productivity Growth (Annual Av.)	Gross Fixed Capital Formation (% of GNP)	Savings Rate (last year %)	Government Consumption (% of GNP)
	1970—81	1973—81	1981		1981
SINGAPORE	9.3	7.0	35.0	25.8	10.8
HONG KONG	8.7	7.4	N.A.	N.A.	7.2
JAPAN	5.3	7.7	31.3	21.8	10.1
FRANCE	3.6	4.5	21.5	16.0	16.1
AUSTRALIA	3.3	2.2	24.4	14.0	17.2
GERMANY	2.8	4.6	23.2	15.5	21.1
NETHERLANDS	2.8	5.1	21.6	11.4	18.8
U.S.	2.7	1.9	15.0	5.0	20.1
UNITED KINGDOM	1.7	1.6	17.1	13.1	22.0

Source: IMF Statistics

Chart IV. Many foreign countries pursue policies that produce higher levels of savings, investment and growth in labor productivity.

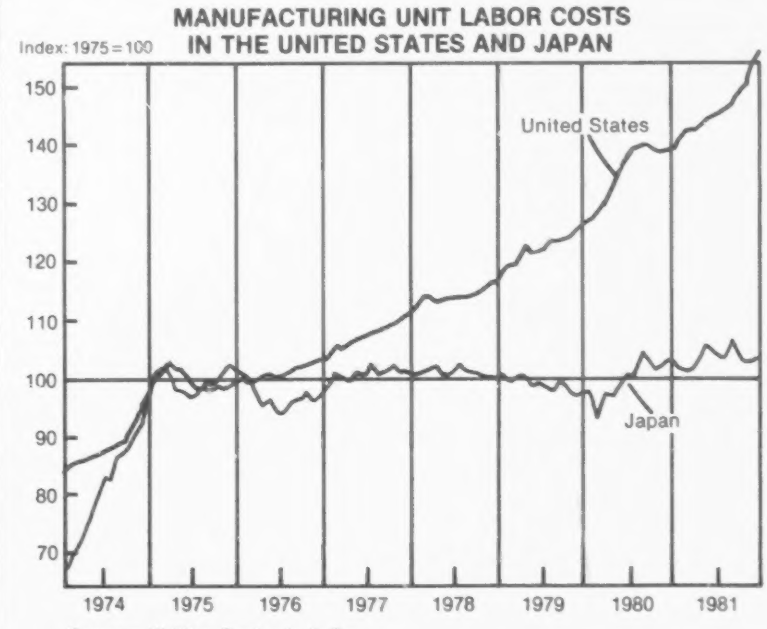
The use of such funds allows the trustee to gain the advantages of adding a professionally managed, diversified international component to an overall portfolio at a modest cost and with minimal management or custodial problems

Fund's inception in 1980, investors' assets have remained relatively constant in U.S. dollar terms, as the underlying holdings have appreciated, but the dollar's strength has neutralized their gain. For the reasons stated above, we expect the appreciation of the underlying assets to continue and the currency element to begin to work in the shareholders' favor, producing favorable results over time.

Choosing a Fund

There are a number of other funds that invest at least a significant portion of their assets overseas. The Scudder International Fund, the Kemper International Fund and the Transatlantic Fund all have similar investment programs to the T. Rowe Price International Fund, in that they will invest in all foreign markets, but exclude stock or bond investments in the U.S. As such they offer the trust manager the opportunity to establish a discrete and well-diversified component within an overall trust portfolio. Other funds, such as the GT Pacific Fund and the Merrill Lynch Pacific Fund, have more specialized investment charters, which may be appropriate in certain circumstances. However, while we believe that the Pacific Basin economies offer the most attractive long-term prospects for U.S.-based international investors, there will be times such as the present when Europe offers excellent investment opportunities, and its inclusion will further improve the international component's diversification value. Use of a specialist fund would ignore this opportunity or impose investment timing decisions on the trust manager, which use of the first group of funds would not require. A third group of funds, such as the Templeton funds and the New Perspective Fund, invest anywhere in the world, including the U.S. These also may be appropriate in certain circumstances; however, the trust manager should recognize that only a portion of the assets invested in these funds will provide the international exposure that is being sought.

The use of such funds allows the trustee to gain the advantages of adding a professionally managed, diversified international component to an overall portfolio at a modest cost and with minimal management or custodial problems. (Some of the funds listed above do impose a sales charge, load, on subscriptions; the T. Rowe Price International Fund does not.) In considering an investment of this nature, we would recommend that the trustee base the decision on a longer-term view of the appropriateness of an international component to the trust's investment objectives and not on the basis of a short-term forecast of returns. Its value to the overall portfolio will emerge over time, and we do not believe that short-term predictions of relative returns can be made with sufficient accuracy to justify a trading approach in the overall planning of a trust's diversification program. □



Source: Kidder, Peabody & Co.

Chart V. Relative behavior of currencies is a function of relative inflation and international competitiveness.

M. David Testa is president and director of Rowe Price-Fleming International, Inc. and of the T. Rowe Price International Fund. He is also vice president, director, and chairman of the Investment Policy Committee of T. Rowe Price Associates, Inc. He is a 1966 graduate of Williams College and received an M.B.A. degree with High Distinction from Harvard Business School in 1972. He is a Chartered Financial Analyst and a Chartered Investment Counselor.